THE TIMES

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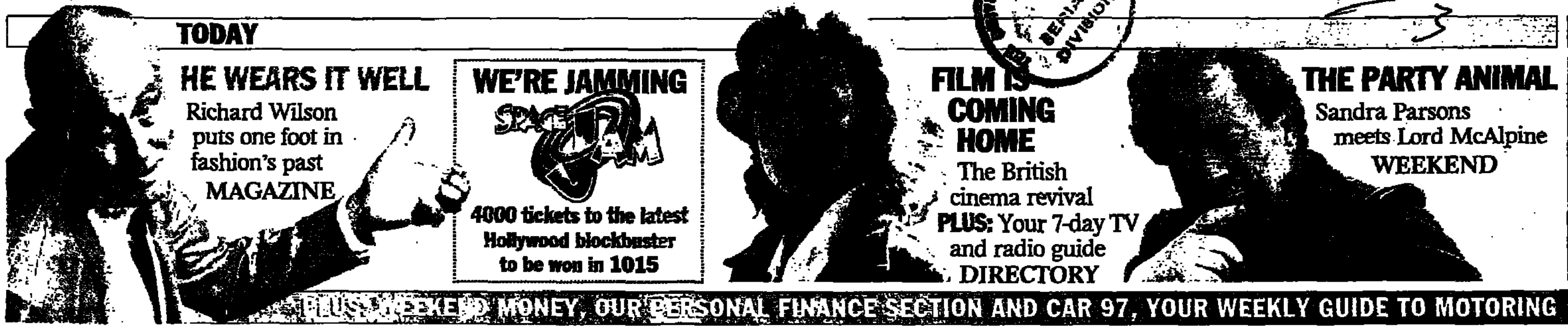

TODAY

HE WEARS IT WELL
Richard Wilson puts one foot in fashion's past
MAGAZINE

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Shock tactics after poll blow

Major tells of 'midsummer nightmare'

By Philip Webster
Political Editor

JOHN MAJOR acknowledged the prospect of general election defeat last night in a high-risk gamble intended to shock former Tory voters into facing up to the alleged dangers of a Labour government.

The Prime Minister said in Scotland that Britain could be just weeks away from a "midsummer nightmare", predicting that a victorious Labour would use a Budget soon after the election to put up taxes and interest rates and to blame the Tories for it. And in an ITN interview, Mr Major said: "If opinion does not change, then we are going to have a Labour government."

Launching a desperate fightback after the disaster of Wirral South, Mr Major and the Tory high command began an unprecedented eight-week blitz to highlight the risks of Blair rule, including higher taxes and spending, lost jobs and the break-up of the United Kingdom. It was a deliberately bleak assessment of the Tory plight, described by one senior strategist as a "wake up" call to the nation.

Michael Howard, the Home Secretary, promised that the Tories would spend every minute between now and the election "waking this country up to the risks they will run and the danger they will suffer from a Labour government".

One of Mr Major's most trusted ministerial colleagues privately was even more blunt about the Tory approach to the voters. "We are going to scare them", he said.

But the new strains on Conservative unity were swiftly apparent as John Redwood, the defeated leadership contender, attacked a recent Cabinet disagreement over the single currency and confusion over who is responsible for putting across the Conservative message.

In an intervention that surprised MPs asnd infuriated Tory chiefs, Mr Redwood called on Mr Major to say whether Brian Mawhinney, the party chairman, or Michael Heseltine, the Deputy Prime Minister, was leading the campaign. "The party needs to know who is in charge of the message and communication. The Prime Minister needs that one person to put it across robustly. There are sometimes confusing messages and we need to unite behind one." He added they could not "afford more slips of the kind we saw during this by-election campaign when we had the Foreign Secretary and the Chancellor disagreeing in public."

Mr Redwood's criticism prompted a swift retort from Mr Heseltine. He said: "The fact is that Brian Mawhinney is in charge at Central Office. Anyone on the inside within the Conservative Party machine knows that is the position."

All the efforts to downplay expectations failed to hide the dismay in Tory ranks yesterday at the scale of Labour's triumph and the mountain facing Mr Major is he is to recover by May 1.

The Tory 8,000 majority was wiped out and replaced by a 7,888 win for Labour's Ben Chapman. The swing to Labour of 17.2 per cent was higher than that indicated by all recent opinion polls. Most disturbing of all for the Conservatives was the 5,300 rise in the Labour vote since 1992. It was hard for the Tories, therefore, to portray it as a protest vote because people changed sides to vote positively for Labour. The Liberal Democrats were able to take satisfaction from the result, sur-

Continued on page 2, col 6

❛To accuse Mr Heseltine of being a prey to ambition seems neither novel nor unfair❜

Tebbit letter, 25

❛The problem is John Major has a Cabinet of chums and they can't say no to each other❜

McAlpine, Weekend

Pray for Labour, page 2
Leading article, page 25

Grandees told 'stop sniping'

By Andrew Pierce and Polly Newton

THE Conservative Party's senior constituency workers yesterday accused Cabinet ministers and party grandees of indiscipline, disloyalty, and self-indulgence as a wave of bitter recriminations began over the Wirral South result.

A survey by *The Times* of 10 chairmen of constituency parties where there is a sitting Cabinet minister revealed deep despair at the continuing differences over Europe being aired in public. There was barely concealed contempt over some ministers running thinly disguised leadership campaigns. They expressed exasperation at the increasing tendency of the party's grandees to speak out on party policy. Sir Edward Heath, who appeared to endorse Labour policy, and Lord Tebbit, who attacked Michael Heseltine, were singled out for criticism.

Yvonne Lowndes, the chairman of Peterborough Conservatives, the constituency of Brian Mawhinney, the party chairman, led the criticism. She said: "Some senior Tories deserve a sharp slap on the wrist. If the party does not unite, and soon, we will most certainly lose the election and we will deserve to lose it."

The criticism in The Spectator of Michael Heseltine by Lord Tebbit, who still has a strong personal following among Tory activists, dismayed Conservative Central Office. It triggered a furious response in Mr Heseltine's Henley-on-Thames Conservative headquarters. Maggie Pullen, the chairwoman, said: "Frankly, I am fed-up with these old grandees making life difficult for us. If it is down to

Continued on page 2, col 8

MARC ASPLAND

Mark Regan, England's hooker, prepares yesterday for the key five nations match against France

French cockerel watch

By John Goodbody
and David Hands

VETS armed with nets will be at Twickenham this afternoon to catch the cockerels which are traditionally released by visiting French fans during the five nations rugby union match against England.

It is feared that the unofficial mascots could spread fowl pest or come to harm unless precautions are taken. The Rugby Football Union has accepted an offer from the Trading Standards and Veterinary Services of the Corporation of London to send a team to catch the cockerels. In previous years, some of the 1,000 stewards have had to seize the birds, smuggled into the ground under the jackets of the French and then released on to the pitch.

However, Keith Webster, the RFU safety officer, said yesterday: "We are very good at catching streakers but cockerels are a different matter. This is why we have accepted the offer. We do not want the match interrupted, the birds harmed or anyone contravening the law."

Rugby preview, pages 54, 56

NatWest facing £50m loss over City dealings

By Robert Miller
banking correspondent

NATWEST, the largest high street clearing bank, was last night forced to put aside £50 million to cover losses in the highly volatile derivatives market.

The announcement was made after the stock market had closed to prevent a fall in the bank's share price. NatWest Markets, the securities trading arm of the bank, said it had discovered "mispricing errors in the interest rate options book".

Interest rate options are instruments used to limit or cap potential loss-making positions in the event of volatile movements in world interest rates.

NatWest, which this week disclosed a fall in 1996 profits to £1.1 billion from £1.8 billion, said: "A senior trader has been suspended for failure to supervise, pending the conclusion of an internal inquiry."

The City's watchdog for brokers, the Securities and Futures Authority, and the Bank of England, which regulates banks, have been informed.

Inquiries by *The Times* have established that the trader who left the firm is Kyriacos Papouis. He now works for Bear Stearns, a US securities house. The senior trader who has been suspended is believed to be Neil Dodgeson.

☐ Simon Robertson has resigned as chairman of Kleinwort Benson, the City merchant bank owned by the German Dresdner Bank, because he was overruled in his wished to have headquarters control in London rahter than Frankfurt.

Business news, pages 29, 32

Clinton calls in anguish

President Clinton has been making anguished late-night calls to fellow Democrats urging them not to betray him over the fundraising scandal. The President is angered by demands for an independent prosecutor to investigate foreign contributions to his campaign, and his turning the White House into America's *best bed-and-breakfast* establishment ....Page 18

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Smiley and 'Karla' enjoy a cosy chat

By Michael Binyon
Diplomatic Editor

JOHN Le Carré met his Karla last night, when the author who brought the spies in from the cold met the man who ran Moscow Centre during the years when the walls came tumbling down.

Yevgeni Primakov, the Russian Foreign Minister and former head of the foreign intelligence bureau that took over from the KGB, invited the creator of George Smiley to supper in the Russian Embassy for a conspiratorial tête-à-tête. On the table was an autographed copy of the final triumph over Karla: *Smiley's People*, which finally brings Karla over the Glieneke Bridge to West Berlin.

Mr Primakov, whose agents once burrowed their ways into the Western intelligence secrets and who is now visiting the citadels of Western power to warn against Nato expansion, has a keen palate for spy fiction. It was fitting therefore, that as he sat down to lunch with Malcolm Rifkind following a morning's bargaining, the Foreign Secretary produced a copy of Smiley's last adventure.

"To Yevgeni Maksimovich Primakov," Mr Le Carré had written inside. "With my sincere good wishes and in the hope that we may share a far better world than the one described here." Mr Le Carré should know. In the days when he was plain David Cornwell, he served in the *Bonn Embassy* where he also penetrating the shady world of British intelligence.

Hours later the two met face to face when Mr Le Carré stepped across the threshold of 13 Kensington Palace Gardens — for the first time, according to Embassy records — to *shake hands with Anatoli* Adamishin, the Ambassador, and the bespectacled sphinx-like figure of Mr Primakov.

Mr Primakov had also earlier appealed for a better world, — one where Nato called a moratorium to its enlargement plans — and where Western statesmen no longer plotted to thwart closer links between Russia and its former republics.

Le Carré: kind words for a spymaster

Primakov: hoping for a better world

Nato bargaining, page 17
Leading article, page 25

WEATHER 28
CROSSWORD 28
COURT & SOCIAL 26
LETTERS 25
OBITUARIES 27
SIMON JENKINS 24
BUSINESS NEWS 29-32, 48, 49
WEEKEND MONEY 33-47
SPORT 50-56
GARDENING: WEEKEND ... 4, 5
PROPERTY: WEEKEND 7, 8
TRAVEL: WEEKEND 15-21, 22

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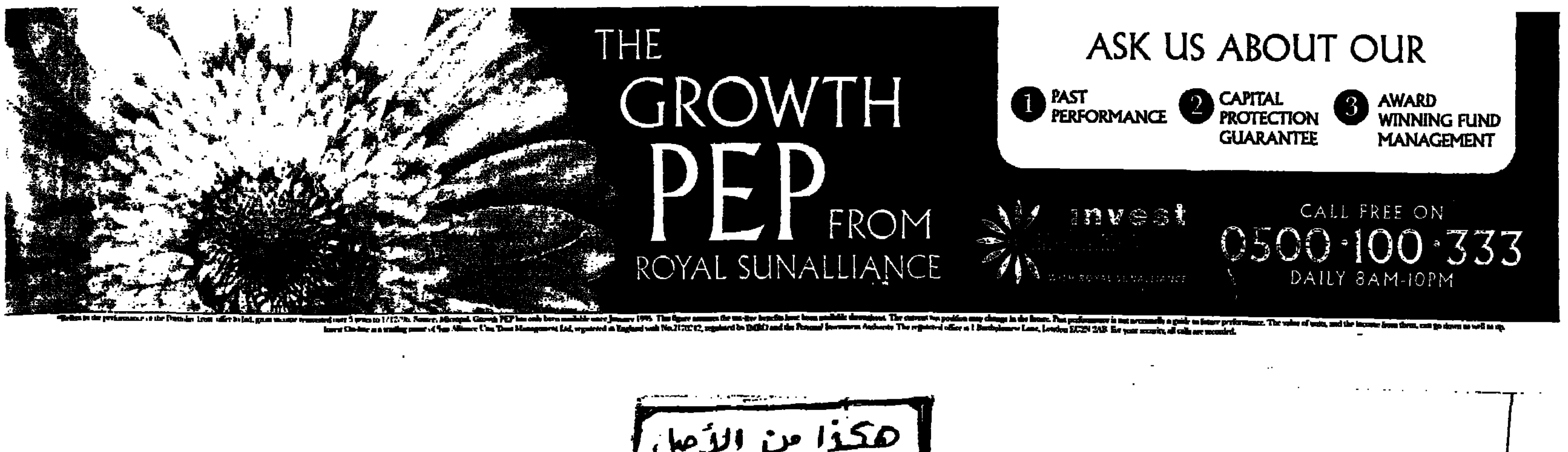

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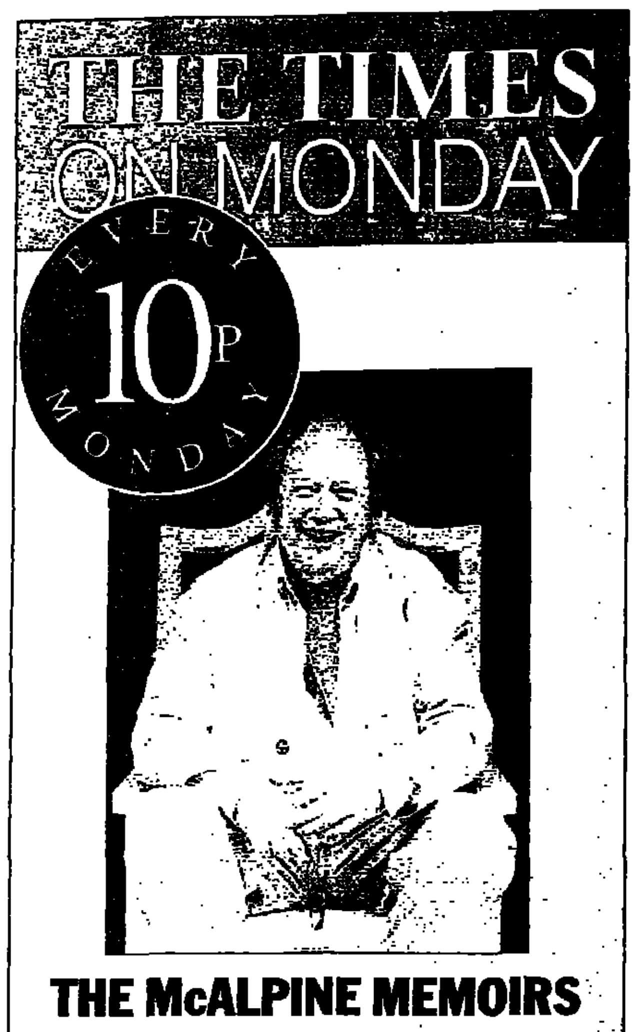

THE McALPINE MEMOIRS
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Who will go through to the grand slam?

Army's soft-sell press gangs persuade with a pint

By Alan Hamilton

THE Army is to tackle its acute manpower shortage by resorting to the recruiting tactics of the Napoleonic wars. Serving soldiers will be dispatched into the alehouses of their home towns with orders to enlist young men by offering them a pint of beer and a chat about the joys of military life. The Ministry of Defence has promised that this time no King's Shilling will be hidden at the bottom of the glass.

More than 300 soldiers from 1st Battalion, the Worcestershire and Sherwood Foresters Regiment, will operate in teams of four, visiting 88 pubs in 15 Midlands towns, including Derby, Nottingham, Worcester, Redditch, Buxton, Newark and Chesterfield. They will be furnished with a kitty and told to engage men of their own age in conversation and to buy them a drink if they show interest in the military life.

The Army is short of 5,000 men, mainly in infantry, artillery and armoured regiments. The novel approach of the Worcesters, who are themselves largely up to strength but still need 100 recruits a year, will be watched closely by other regiments with much more severe manpower shortages.

Major John Cotterill, who is in command of the Worcesters' recruiting, said yesterday he was reverting to the methods of 200 years ago, when barracks did not exist, and the inns in which soldiers were billeted proved a fruitful source of recruits.

"In those days, soldiers led by a recruiting sergeant would buy boys a pint of foaming ale and leave a King's Shilling in the bottom of the glass. Once the prospective recruit had finished his pint he was deemed to have accepted the King's Shilling, or enlistment bounty, and the next thing he knew, he had been whisked away on a troopship to fight Napoleon," Major Cotterill said.

The regiment insists that it will not be kidnapping anyone this time. The idea was not to ply people with drink, knock them over the head and carry them away. Nor would the soldiers be showering their largesse upon all and sundry: they would be buying beer rather than whisky, on the grounds that the time it takes to knock back a Scotch is hardly enough in which to convince an innocent civilian that he should join up.

Taxpayers need not be alarmed that their money is being squandered. The drinks kitty will come from regimental funds, which have beeb swelled by the Worcesters' profitable operation of a snack bar during their six-month tour in Bosnia last year.

Call renews row over Church and politics

Pray for a Labour victory, radical bishop tells voters

By Ruth Gledhill
Religion Correspondent

Professor Selby: "Prayer expresses desire to God"

A CHURCH of England bishop is urging Labour voters to pray for Tony Blair to win the general election.

Professor Peter Selby, an assistant bishop and top academic who is soon to be enthroned as Bishop of Worcester, a traditionally Tory heartland, says that anyone leading a prayer group must respect the variety of beliefs of its members. "But that must not prevent us, individually or in groups, praying for a Labour victory," he argues.

His article, *Praying to Win*, will be published next week in the Christian Socialist Movement's election document, *A Christian Case for Change*. It provoked immediate condemnation from leading Conservatives and is certain to reignite the debate over the role of the established church in party politics.

The left-wing sympathies of Professor Selby, former Bishop of Kingston-upon-Thames and currently a professorial fellow at Durham University, are well known in the church. He is considered one of the more radical protegés of the late Mervyn Stockwood, a former Bishop of Southwark and a leading liberal.

In his article, he confesses that "history is full of examples of opposing groups of Christians claiming to have God on their side." He says it can be irritating to be "prayed against", giving as an example being "in church or at a prayer meeting and someone starts praying that an impending strike you just voted for will be called off".

But he argues that it is justifiable to pray for a Labour victory. "After all, what is prayer but the expressing of our desires to God, to whom in any case all desires are known; so if you have a desire, especially a really strong desire that you have worked on and thought deeply about and are actively campaigning for, how can you keep such a desire out of your prayers."

If Labour wins, he continues, "you will see more in it than just having got your way. You will see it as a new opportunity for service, and for a rejoicing that nevertheless keeps its critical faculties intact.

"So praying to win is also taking to yourself the resources God gives you to protect you against bitterness in defeat or tyranny in victory." A succession of Anglican bishops have already come out in support of Labour.

Professor Selby's call comes as the Christian Socialist Movement gathers in London for the annual Tawney lecture, to be delivered today by the Rev Peter Thomson, the Anglican clergyman who is credited with leading Tony Blair to Christianity, and who will speak on "Putting Spine into Community".

The Tory MP Sir Patrick Cormack, a member of the general synod of the Church of England, said: "A bishop should be a unifying force in a diocese. These comments can only have the effect of alienating probably half those who worship in the churches of Worcester.

"I find it extremely sad when leading clerics so blatantly campaign for any political party."

Also in *A Christian Case for Change* Dr Leslie Griffiths, former president of the Methodist conference, suggests "prayers for use at the time of a general election." His prayers state: "Deliver your Church, O Lord, from the worship of money, from bondage to the world, and from all complicity in social evil." "

David Cairns, of the Christian Socialist Movement, said the leaflet would be distributed to the movement's 5,000 members nationwide for use in churches and meetings. "It will include arguments for change in major policy areas, and lay down the kind of moral and ethical underpinnings in areas such as standards in public life."

DAN CHUNG / REUTER

Les Byrom, the defeated Tory candidate yesterday

Tory shock tactics

Continued from page 1

viving the expected Labour squeeze to limit the drop in its share of the vote to only three percentage points. The Conservatives are back in minority government, but Mr Major is expected to soldier on until May 1. As the time for staging a recovery begins running out there is increasing support within the Cabinet for Mr Major to accept the challenge of a television debate with the Labour leader.

Mr Blair called the result "superb" and, in a speech to the Welsh Labour conference in Llandudno, he spoke of a "political uprising against the Tories, deep in their heartland". He called on Mr Major to stop the dithering and set the election date.

Paddy Ashdown said his party had held its vote well and told Mr Major: "The game's up. The longer you leave it, the harder you fall."

Mr Major issued the message that, while Wirral South had not changed people's lives, the next big vote would. He told the BBC that the "vote in the Wirral does not change the face of Britain. In a few weeks' time the people of Wirral will have a chance to vote again and so will the rest of the country and that decision might change the face of Britain.

"The battle is still to be fought. Does Britain change course, does it move towards the policies of socialism? Or does it stay with the policies that have made it successful? That is the choice that lies ahead."

Tory strategists are braced for a long and bitter pre-election battle, admitting that the use of "negative campaigning" against Labour is bound to be intensified.

Leading article, page 25

'Stop the sniping' Tory grandees are told

Continued from page 1

local party workers we can still win this election.

"I envy the Labour Party which is keeping its disagreements private. We could learn from them. These rows are so damaging."

There was irritation in the Huntingdon stronghold of John Major at the timing and prominence of the remarks by Lord Tebbit. John Bridge, the chairman of the local Tory association said: "It is sour grapes. There is no sense in it. Some people here are incensed."

John Boast, the chairman of Michael Portillo's Enfield Southgate association, said: "Not only are some things better unsaid but Norman Tebbit, as a former party chairman, should know that the timing was most unhelpful."

Julyan Ansell, the chairman of Gillian Shephard's Norfolk South West party, said: "At this time in a Parliament we cannot afford the luxury of being seen to argue with each other in public ... we are being destroyed by perception."

Jean Kirk, the deputy chairman of the Kenneth Clarke's Rushcliffe association, said: "The disagreements are more apparent because we have a small majority. It is certainly helpful to us knocking on doors if we are united."

Henry Barber, the chairman of Loughborough Conservatives, whose MP is Stephen Dorrell, the Health Secretary, believed that the Tories could still win the general election. "But only if these unhelpful interventions stop from people who should know better."

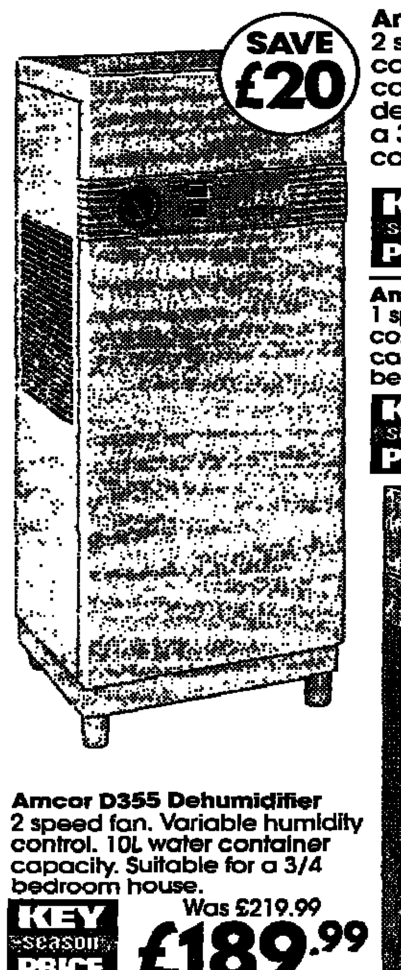
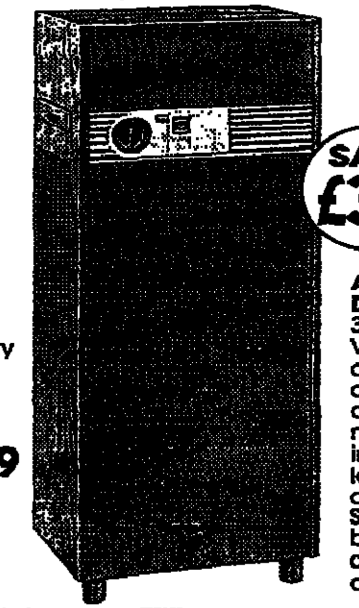
Elizabeth Spooner, the chairman of Michael Howard's Folkestone constituency party, was convinced John Major would win the election. "But adverse criticism from our own side does not help our cause."

In Richmond, the scene of the Tories last by-election victory in February 1989, the local party has virtually ignored Conservative Central Office. Its campaign literature is focusing on William Hague, the local MP, rather than the virtues of the Government.

Rosemary Simson, chairman of Edinburgh Pentlands, where Malcolm Rifkind is defending a 4,300 majority, said: "Edward Heath is past his sell by date. Norman Tebbit's remarks were surprising and counter-productive. We are between extremes."

John Hick, chairman of the Conservative Association in Sebastian Coe's Falmouth and Camborne constituency, said the Tories did not deserve another term in government unless they stopped fighting amongst themselves and concentrated on the real issues.

"A divided house shall fall. It's an old adage but it's true. The Tories must get their bloody act together. I'm sure they will, but that is the message."

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Irish police investigate illegal abortion claim

By Audrey Magee, Ireland Correspondent

THE Marie Stopes family planning clinic in Dublin is the subject of a police investigation after a woman claimed she was given an abortion two years ago. Abortion is illegal in Ireland.

The woman, who has not been named, claims that she attended the clinic for advice on pregnancy. She told police she was offered the option of an abortion in Ireland which she accepted. She claims that she paid £120, less than half of the cost of an abortion in Britain.

The woman claims the procedure went wrong and she suffered medical complications. She says that she went to another doctor who treated her and organised counselling. She complained to police and officers raided the clinic and removed a number of files but made no arrests.

The London-based Marie Stopes International yesterday distanced itself from the controversy in Dublin. A spokesman said Dr Jim Loughran, the doctor who runs the Dublin clinic, is allowed to use the Marie Stopes name on his clinic for publicity and marketing reasons but there was no finanical or legal arrangement between the two parties. Dr Loughran has been questioned by police and was not available for comment.

Frank Crummey, a solicitor and board member of the Marie Stopes clinic in Dublin, said the clinic would not condone any breach of the law. He told RTE radio: "I personally would believe that anybody who would perform any kind of abortion procedure or an illegal procedure would be ridiculously foolish because the service is available in England."

The Marie Stopes clinic in Dublin city centre provides information about family planning, pregnancy and abortion facilities in England.

Council finds class hard to stomach

By Ian Murray

BELLY-DANCING enthusiasts have been told that their hip-twisting and stomach-stretching movements could lead to injuries.

A council has ruled that unless the group restricts its abdominal movements to those of a conventional aerobics class, they will be barred from practising in a local hall, under health and safety regulations. Lindey Markey, 39, teacher of the 20 dancers in Coventry, was ordered by Coventry council to incorporate aerobics movements into the routine and that a qualified teacher was required if they wanted to continue using one of the council's halls for the weekly dance session. The troupe has decided to look for a new place to train.

"Egyptian dancing is an ancient art that people have been enjoying for hundreds of years. To introduce dance movements or aerobics would take away the essence of the dance," Mrs Markey said.

"The council said our hip circles could put too much stress on the lower back and could lead to problems. You can just as easily put your back out doing your shoelaces up. I always stress to my classes that they should only try what they feel comfortable with. "You need to be fit and supple. But it's not supposed to be aerobics. If people want to do that they go to an aerobics class: this is for fun."

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THE TIMES

هكذا من الاعلى

They were produced as the most basic private transport; now they are sold by Christie's. **Tony Dawe** reports

Bubbling along on three wheels

ROBIN MAYES

Dawe in a Messerschmitt KR-201 Roadster: "Visibility was excellent, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car"

Reflecting an early enthusiasm for bizarre motors — and an appalling taste in music — the bubble car song, *Beep Beep*, was the first novelty record I bought. To a steady beat, the song told of an increasingly irate motorist being pursued in his limousine by a bubble car, hooting as it tried to overtake.

As the limousine went faster and faster, the bubble car continued to follow, sounding its horn. Eventually, at 140mph, the tiny machine drew alongside, the driver opened his window and called: "Hey buddy, how do I get this thing out of second gear?"

It was a good joke and not quite as ridiculous as it seemed. For in 1960, as microcars grew in popularity as a cheap and fun form of motoring, Messerschmitt, the leading makers of these unusual machines, produced a sleek four-wheel model capable of amazing and frightening speeds. Enthusiasts have raced supercharged versions of the FMR TG-500, more popularly known as the Tiger, around circuits at 100mph.

Last week I had my chance to drive a Tiger when two arrived at Christie's motor showroom in London as part of the collection of 43 microcars to be auctioned next week. They belong to Bruce Weiner, a Canadian who made his fortune, appropriately, from bubble gum, then fell in love with the cars with a similar name.

The cars will be sold in individual lots on Thursday and the Tigers are expected to fetch the best prices, possibly as high as £20,000. It was not surprising, therefore, that Malcolm Welford, Christie's motor car expert, failed to share my enthusiasm for emulating the feats related in that old song recorded by The Playmates.

When I arrived in Nine Elms for my test drive, the red Tiger Cabriolet was still in store and the black Bubble Top sat in the showroom with a flat battery. Welford and his colleague, Jonathan Procter, reluctantly unscrewed the torpedo-shaped back of the car and fitted another 12-volt battery. They then discovered the car was out of petrol, so an assistant was sent down the road to the nearest garage.

Finally, when the car was wheeled out of the showroom, the starter motor produced a whirring noise but the twin cylinder engine refused to fire.

After another hour tinkering with the Sachs-derived engine, rain began to fall and Welford and Procter pushed their showpiece back under cover, promising prospective buyers that Weiner's own mechanic would arrive shortly to make sure all 43 bubbles really were in working order.

We had better luck with a bright red Messerschmitt KR-201 Roadster, still an eye-catching machine, although only capable of more modest speeds. It pottered unsteadily along the busy roads with the handlebar steering producing jerky results. Executing a right turn proved increasingly difficult and painful as the knuckles of my left hand wedged against the windscreen. Visibility was excellent, especially with the claustrophobic canopy wound down, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car.

> The Tiger prices could be as high as £20,000

The Roadster was introduced in 1958 in the middle of the bubble car boom which extended from the early Fifties to the mid-Sixties. Most were made in Germany to provide basic transport for a nation recovering from the war — by companies which had played a more menacing role in wartime: Messerschmitt, Heinkel and BMW.

"They were cheap to run, easy to park and in many countries attracted very little tax," Welford said. "They might have become more popular but for the invention of the Mini in 1959.

"Faced with the choice of a cramped two-seater with three wheels or a car with four wheels and capable of carrying four passengers, most people wanting a small motor opted for the Mini."

As the microcars disappeared from our streets, they became collectors' items. More than 150 are on show at a museum in Story near Frankfurt, but Weiner's is thought to be the largest private collection. It includes an Inter Berline which looks like the cockpit of something the Red Baron might have flown — but on wheels — and was made in 1955 at a French aircraft factory; a 1973 Bond Bug with a four-cylinder Reliant engine which was Britain's contribution to the fad; and a familiar BMW Isetta.

"They have such character and some of them are really engineering masterpieces," Weiner said. He has seen them all restored to the last nut and bolt but has decided to sell because his hobby was taking up too much time and money.

"We expect the sale to attract a great amount of interest," Welford added. "We are expecting buyers from museums, microcar enthusiasts and those who cannot resist the cars' intriguing looks. If you want to entice people into your showroom or have a talking point in your home or office, there can be nothing better than a bubble car."

The machines have certainly attracted more than a second glance in the Jack Barclay showroom which Christie's use, positioned as they are among a collection of glittering Rolls-Royces.

I sat at the wheel of most of them, including a 1958 Rollera single seater which ressembles a dodgem car, and decided that the extremely rare Vallee Chantecler, almost circular in shape, looked more my style. Sadly, it proved virtually impossible to climb into. I had to bend under an incoveniently placed bar above the window and try and curl my feet behind the steering column.

After aggravating a cartilage injury, I settled for standing up in the damn thing for the photographer's benefit. While I am sure the sale will be a great success, personally I shall be looking for a 4x4 auction somewhere next week.

Dawe stands tall in a Vallee Chantecler as Malcolm Welford, Christie's car expert, tries to start a Messerschmitt Tiger

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A definite improvement on a fine

Brian Pedley on an alternative to prosecution that makes errant drivers more careful

NIGEL BENNETTS

Devon Drivers Centre instructor Malcolm Fortnum puts Rosanna Cottey on the right road to safer motoring

Each of the 15 men and women had a hauntingly familiar tale to tell. The experiences ranged from the embarrassing to the recurringly frightening.

Rosanna Cottey's testimony was typical. "I was driving my oldish Ford Orion through Sidmouth one Saturday afternoon," recalls the 45-year-old dental nurse. "I glanced to one side for just one or two seconds, and ploughed right into the car in front. My car was a write-off."

Then there was Philip, 22, whose carelessness caused two other cars to crash off the road. John, a farmer in his sixties, recounted a skirmish between an oncoming car and his truck. A live bull was riding with him at the time.

There was a time when all such motorists would have been prosecuted for driving without due care and attention. But a growing number of police areas now offer opportunities to escape the wrath of the court — and become safer drivers into the bargain.

In a scheme conceived in Nottingham but pioneered in Devon since 1991, "due care" offenders are offered re-education and retraining as an alternative to prosecution. The delegates, as they are known, must spend £85 on confronting their own failings in front of others during one-and-a-half days of driver improvement. Should they reject this once-in-a-lifetime invitation, prosecution will inevitably follow.

A conviction for "due care" usually carries an average fine of £120, together with three penalty points. Cottey, her driving licence already besmirched by two convictions for speeding, had no qualms about accepting the written offer from Devon and Cornwall Police. But driver improvement is no soft option, she says. "When you arrive, you're there with people you've never met before — and you feel like you're in a detention class."

Drivers spend the greater part of each course behind the wheel, with other previously errant motorists looking on from the back seat. "The disadvantage of taking people to court is that it doesn't do anything at all about driving ability," says Malcolm Fortnam, one of a team of professional instructors at the Exeter centre. "People leave the court aggrieved at being prosecuted. But doing it this way, they go away feeling quite positive."

Police forces and road safety departments in Shropshire, Hertfordshire, Lancashire and Hereford and Worcester have all copied the Devon project. Gloucestershire, Cambridgeshire and Merseyside are also to about to launch courses, as will London in the near future.

Last month, the county-council-run Devon Drivers Centre was recognised with a Prince Michael Award for its special contribution towards road safety. Driver improvement is now a key element in the Government's drive to reduce road accidents by a third by the year 2000.

"Drivers are just accidents waiting for somewhere to happen," Fortnam says. "The biggest problem is complacency. Bad habits can go unchecked for a very long time because the right conditions and circumstances haven't occurred."

Many candidates arrive at the centre still scarred by their experiences, even afraid to get into a car again. "My accident happened was in the middle of the High Street, with everyone coming to have a look," recalls Cottey. "The man in front just went back in his seat and kept very still. I thought, 'My God, I've killed him . . .' I shook afterwards. It was the thought of what might have happened. When your car's written off, it can be replaced. But a human life . . ."

By the end of this year, some 3,000 people will have taken part in driver improvement in Devon. Initial research indicates that the likelihood of a candidate being involved in another accident appears significantly reduced. A more detailed survey being undertaken by the Department of Transport may well substantiate the Devon findings.

"I've spoken to people who, even three years on, continue to think more about their driving," says Devon Drivers Centre manager Marion Deacock. "We are the practical arm of road safety. We don't just offer guidance. We get to the heart of the problem."

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- Self adjusting water level.
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It's not nimbyism, say residents who raised £200,000 in three days to foil rehabilitation charity

Villagers buy house to keep out ex-drug addicts

By Paul Wilkinson

BURTON LEONARD

Stone-built village attracts middle-class professionals

VILLAGERS learnt yesterday *that they had succeeded in* their bid for a house after raising £200,000 in three days to stop a charity from using it for former drug addicts and alcoholics.

Last night Kenneth Eckersley, the charity's head, said: "It is out-and-out 'nimbyism' [Not In My Back Yard], but I suspect that if it was happening in my village, I would probably think the same way."

Addiction Retraining Services had *made an offer close* to the asking price of £195,000 for the former pub on the *village green at Burton Leonard*, North Yorkshire, which has a population of 473. The *organisation planned to rent* the three-storey house to another charity, Narconon, to *prepare up to 16 people for life* back in the community. Contracts had been due to be *exchanged yesterday*.

The stone-built village, close to the cathedral city of Ripon, *is a sought-after country* address for middle-class professionals and retired business people. More than 140 of them, fearful of former addicts living across the road from a school, packed the village hall on Sunday. They agreed to make their own bid for the 21-room Crown House, pledging a minimum of £500 each.

Mr Eckersley, 69, executive director of Addiction Retraining Services, who had been *negotiating for the house for* six months, said: "They have got the wrong idea about what *we are trying to do, but I am* happy to stand aside, provided we do not lose financially. *There is no point in moving* into a place where there is so much antagonism and hostility."

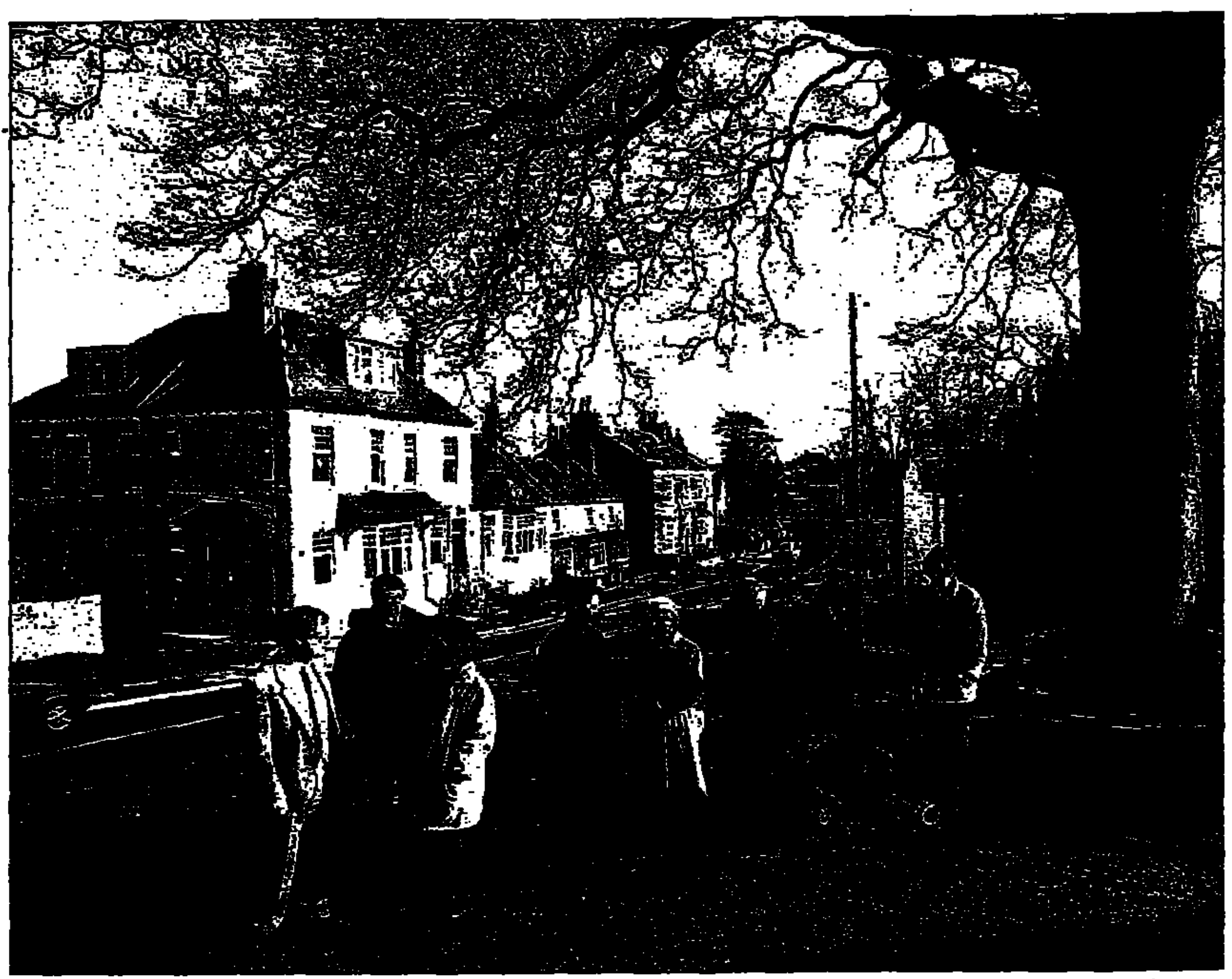
Andy Hales, a former NatWest Bank manager who *moved in three years ago*, said: "We bought an off-the-shelf limited company and have renamed it Burton Leonard Management. People will be allocated shares in it equivalent to the money they have donated." Within three days 50 households had pledged enough to cover a bid.

Mr Hale, 49, said: "*Amounts into four and five* figures have been promised. Our aim is to sell it eventually *to a buyer who will find a* more suitable use, preferably as a private home. Our con*cerns* were *that addicts might* be wandering the village without any form of obvious sec*urity. Had it been an isolated* house in its own grounds we might have thought differently, *but this is a totally inappro*priate development."

Mr Eckersley said: "This *house would not have been* used by addicts, they would already have come off the drugs by the time they reached *Burton Leonard. The students*, as we call them, would stay for up to 24 weeks, first having their bodies purged of the toxins the drugs leave and then having their minds prepared to face the outside world. They would have been no threat to the community."

Bridget Mellor, who moved to the village when her husband retired as Deputy Chief Constable of South Wales Police, said: "Our children can walk to school or to the shops to buy sweets, and I feel it's safe for them to do so. I don't *know how stable some of the* residents of the centre would have been."

*Dennis Muldoon, 58, a con*sultant working from home on contracts in China, was elect*ed chairman of Burton Leon*ard Management. He said: "I am so relieved. However, the *problem will now become* someone else's. We feel for any other community that will be *threatened in this way.*"



Campaigners outside the former pub: "Had it been an isolated house, we might have thought differently"

Volunteer prisoner is freed

By A Staff Reporter

A LONDON fireman who knocked on the door of Brixton prison while on bail, asked to be readmitted, and spent five days in a cell before officials realised they had no right to keep him was set free yesterday.

David Watson, 31, had been sentenced to three weeks in jail for using *threatening* behaviour outside a London nightclub last summer. He was *released on bail after six days* when he lodged an appeal against conviction. But then *learnt he had been suspended* from the London Fire Brigade. Because he had nothing else to do he decided to go back to prison voluntarily.

Southwark Crown Court yesterday dismissed his appeal against conviction but because he had served most of his sentence he was freed.

Judge Rucker said Watson "would have been in a queue of one trying to get into prison". He added: "I don't think if you or I turned up at the front door of Brixton Prison that we would be admitted for the weekend, and I don't feel like doing it either myself.

"I must admit this has its humorous aspects. But I assure you that we are treating this *matter* most seriously."

The judge ordered Watson to pay £270 prosecution costs.

Lawyer wins £45,000 for false arrest

By Stewart Tendler
Crime Correspondent

A LAWYER who was arrested and charged with handling stolen goods was awarded £45,000 damages against Essex Police in the High Court yesterday.

The court was told that the action was taken to damage the professional reputation of Hazel Jones, 33, and the law firm where she worked as a legal executive after she made *formal disciplinary* complaints against officers from Chelmsford police station *which resulted in disciplinary* action against them.

Miss Jones had claimed damages for false imprisonment, malicious prosecution, defamation, malicious falsehood and conspiracy for the "anxiety, distress and humiliation" she suffered when she was acting for a client. She was awarded exemplary damages for what was described as "oppressive, arbitrary and unconstitutional" misconduct by officers who kept her in custody for four hours.

Essex Police did not defend the case and Miss Jones has received a written apology from John Burrow, the Chief Constable of Essex, who agreed her arrest should never have taken place. His force faces a legal bill of more than £10,000 as well as the damages.

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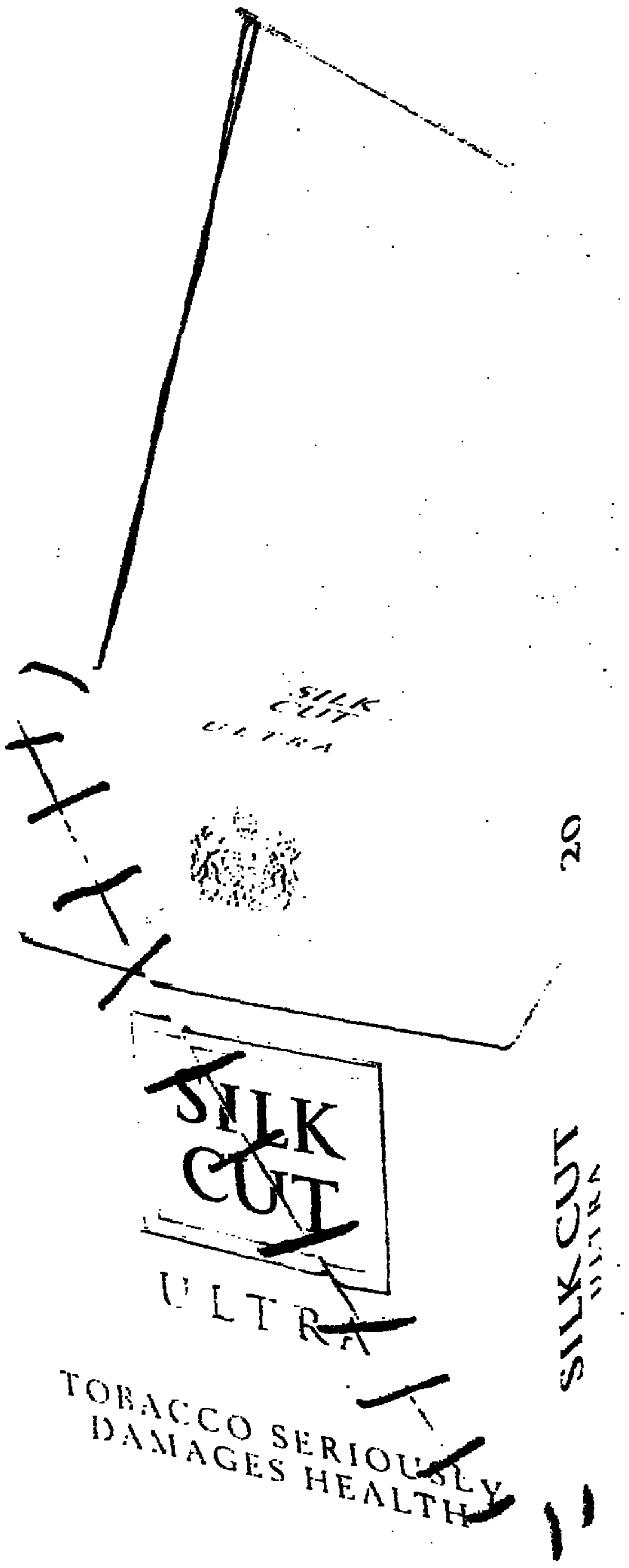

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THE SUNDAY TIMES

Pop goes the Brits

At the moment of Britpop's greatest glory, with the world swooning at the fragrant feet of the Spice Girls, Britpop's noisy baby sisters, the seeds of its own destruction are starting to sprout

John Harlow on why the bubble is about to burst for British rock

— Culture, tomorrow

THE SUNDAY TIMES *IS* THE SUNDAY PAPERS

Mother's loan earns US film for amateur director

By Alexandra Frean
Media Correspondent

A SELF-TAUGHT director aged 21, who financed his first feature film with a £5,000 loan from his mother, has been signed up by a Hollywood studio to shoot his own multi-million-dollar production.

Andy Hurst was talent-spotted by Roland Emmerich, director of the Hollywood blockbuster *Independence Day*, after the director saw *Project: Assassin*, a science-fiction thriller which Mr Hurst began when 16.

Mr Hurst, who has had temporary shop jobs since leaving school, said: "I am incredibly surprised that someone like Emmerich, whose work I have always admired, should have taken the time to watch my film. It's amazing that he liked it so much."

Project: Assassin stars Mr Hurst's brother Mike, 23, and his friend Robin Hill, 22, who also helped with the script and production. It is an action adventure about a man who has been genetically modified to become a murderer.

Emmerich: discovered Briton's work at Cannes

Mr Hurst talked Pinewood Studios in Hertfordshire into letting him shoot the film there for free. He also persuaded the Trocadero in London to allow him to use its Alien World set for no fee.

"I am a great blagger," Mr Hurst, from Brighton, said. "We also had an amazing run of luck. I got my friends to act in the film and to help out. Robin's dad, Bob, had a part."

Project: Assassin came to the attention of Mr Emmerich, whose films include *Stargate*, at the Cannes film festival last year. Exhausted by working round the clock to get the film finished, Mr Hurst had sent his brother and Mr Hill to Cannes. They could not afford a hotel and stayed at an outlying campsite, from where they hitched into the town.

"They handed out copies of the film and, luckily for us, it was seen Marco Weber from Emmerich's film company, Centropolis Streamline," Mr Hurst said.

Mike Hurst and Mr Hill told prospective investors that the film was budgeted at "under £1 million" because they feared they would be deterred if they knew the film had cost only £5,000.

Mike Hurst's encounter with Mr Weber came by chance. "We literally bumped into him when we were trying to get directions to a party. We had to go to the parties because they had free food and we couldn't afford to buy anything to eat," he said.

Streamline arranged investment of $150,000 (£92,000) to redub *Project: Assassin* and bring it up to cinema quality. The company flew Mr Hurst to Los Angeles for negotiations in the autumn and he has now been offered the chance to make his next film for Streamline, probably at Pinewood Studios.

He declined to give details of the film, but said he was happy that it would be shot in Britain. "It would be fun to do a film in Hollywood, but it will be a lot easier this way because I will be able to go home and play football at the end of each day's work."

He intends to employ his brother and Mr Hill on the project. "I could not have done it without them. This was a joint effort."

Mr Hurst also paid tribute to his mother Joy, a solicitor. "My brother and I nagged mum to buy us a video camera when we were about ten. We watched films on television and remade them ourselves the next day. In the holidays we made a film a day. Mum was our first investor. She took out a bank loan to fund *Project: Assassin*."

The brothers' fascination with films was sparked by *Jaws*, *Star Wars* and *Alien*. "We were terrified by *Jaws* and it was the thought that you could frighten people and have so much influence over how they reacted that attracted us," Mr Hurst said.

ANDREW HASSON

Andy Hurst's film will be shot in Britain, so he can go home to play football each day

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Friend cleared of Leah Betts Ecstasy charge

By Michael Horsnell

A COLLEGE friend of Leah Betts was formally acquitted yesterday of supplying the teenager with the Ecstasy tablet that killed her after her 18th birthday party.

Steven Packman, 19, walked free after a jury failed to reach a verdict at his retrial at Norwich Crown Court. Mr Packman, a computer programmer from Laindon, Essex, was cleared on the directions of Mr Justice Wright.

At an earlier trial, at which there was a hung jury, his friend Stephen Smith, 20, a student, was given a two-year conditional discharge after admitting helping to supply Miss Betts with the fatal tablet. Two of her friends, Sarah Cargill and Louise Yexley, both 18 and of Basildon, who admitted being connected with the supply of Ecstasy to Miss Betts, were given a formal caution by police.

Leah's father, Paul Betts, a former policeman, said after the case: "I feel no bitterness towards the friends who supplied Leah, though at the time I could have quite happily strangled someone.

"This is the end of one chapter and the start of a new life. There's a lot that can be learnt from what has happened because it shows that from one simple little pill there have been so many families traumatised.

"Justice isn't done until the biggies are caught. There were lots of names mentioned in court. I don't know if there's any evidence to support them being charged. These big bastards are purely there for the money and don't give a damn about who is hurt."

John Cooper, for Mr Packman, said: "The past 15 months have been a torment to Mr Packman and his parents, a decent young man and a decent family. They are now all relieved that this is at an end and that Steven leaves this court an innocent man. He is distressed and saddened at the loss of Leah."

Miss Betts, a promising A-level student at Basildon College, fell into a coma and was put on a life support machine after taking the Ecstasy tablet. She died five days after her party in November 1995.

The case of Mr Packman served as a prelude to the trial at the Old Bailey later this year of two men for the murders of three drug dealers. Tony Tucker was shot in a Range Rover with his associates Pat Tate, 37, and Craig Rolph, 26, in a country lane at Rettendon, Essex, in December 1995. The jury was told that Tucker, 38, held the franchise to supply drug pushers at a network of rave clubs in south Essex and ran a security business which enabled him to place the bouncers on the door. Michael Steele, 53, and Jack Whomes, 35, will appear at the Old Bailey charged with the triple shooting. Raquel's, the club in Basildon where the Ecstasy was obtained for Miss Betts, was a magnet for young people pursuing the excitement of loud music, lager and drugs. The club, which was said to have given its tacit approval to pushers, was closed for refurbishment after Miss Betts's death but reopened last December as Club Europa.

Packman: jury could not agree a verdict

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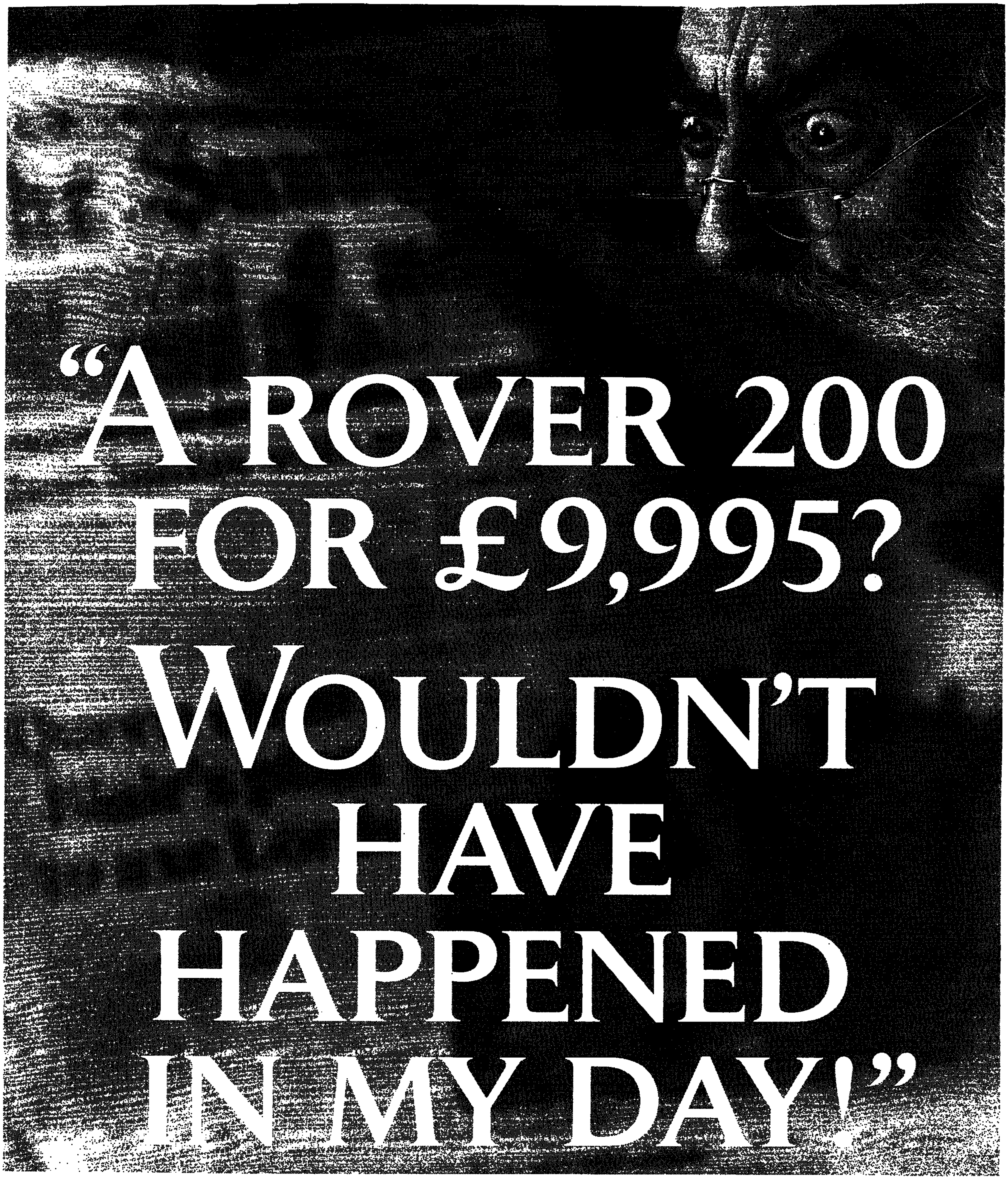

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Nintendo fires first shot of new video games war with most expensive video console package yet

Mario's back and he means big business

By Nick Nuttall, Technology Correspondent

AFTER a lull lasting several years, video-game wars resume at full tilt in the high streets and homes of Britain today. Leading the onslaught is the old favourite Super Mario.

The moustachioed plumber features strongly in elaborate 3-D games on the new Nintendo 64 console, which is launched in the shops this weekend at £249.

Super Mario has his sights set on the other big names in the market, Sonic the Hedgehog on Sega's Saturn console, and Lara Croft, the British heiress with Page Three proportions who stars in *Tomb Raider* on Sony's PlayStation.

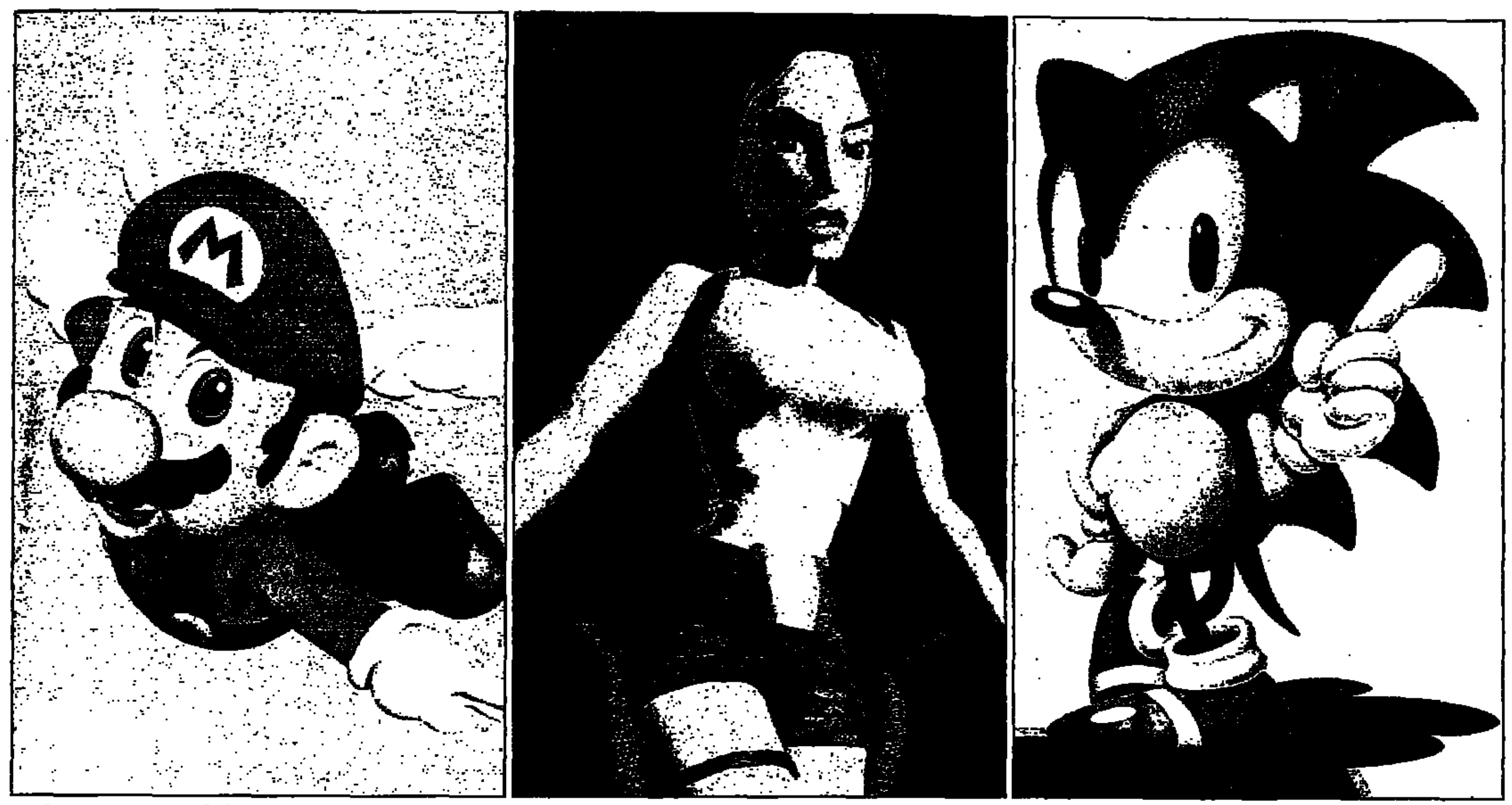
The Sony product normally retails at £199 but yesterday, to the chagrin of those parents who had paid the full price at Christmas, it was cut to £129 in an attempt to take some of the shine off the new Nintendo, whose games retail at almost £70.

Sony has sold some 750,000 PlayStation units in Britain recently and is aiming to top 1.6 million by the end of the year. Sega has sold about 200,000 Saturns and calculates it will sell another 250,000. Estimates for the new Nintendo are 400,000 units this year.

Stores stocking up with Nintendo 64s yesterday

Nintendo is putting only 20,000 units on sale today but deny that is a marketing stunt aimed at creating a shortage and fuelling demand. A spokeswoman said: "It's fair to say that 20,000 Nintendo 64s on the first day won't be enough but the volume in sales in America and Japan has been so great that they just can't make them fast enough." The company said more would be shipped in over the coming weeks.

The battle for market share is already descending into dirty tricks. A spoof press release, claiming to be from Nintendo but denigrating the N64, was circulated to newspapers yesterday. It described the Nintendo as using "ye old cartridge technology, which is much better than silly state-of-the art CD which has far too much storage capacity". Both Sony and Sega use CDs while Nintendo has stuck with cartridges.



Super Mario, left, is aiming to power Nintendo ahead of Sony's PlayStation, which features Lara Croft, and Sonic the Hedgehog's Sega Saturn

Sony took the lead in the British market when the PlayStation was introduced in 1995, with the Sega Saturn pushed into third place. N64 is a determined effort by Nintendo to regain the lead.

The console has been in development for four years and leapfrogs competing systems in terms of computing power. It operates, as the name suggests, on a 64-bit system, while its competitors use 32 bits. Thag means it can handle more information more quickly. N64 games graphics move very smoothly and have a high degree of detail: water features look very much like water, objects have shadows and landscapes are very interactive.

In many ways, the N64 is a powerful computer, much like a desktop PC, but it has been optimised to run graphics. Silicon Graphics, a company that specialises in providing specialist graphics computers, was closely involved in the development.

It also has an innovative control pad, the first to use a thumb-sized joystick as well as buttons. This has been designed to make it easier to navigate around the complex 3-D virtual worlds that feature in most games. Industry experts expect the N64 to trigger a renaissance in home entertainment systems. Video games have been losing market share in recent years, with consumers choosing to buy personal computers rather than consoles.

Stuart Dinsey, editor of *Computer Trade Weekly*, which covers the games market, said yesterday: "After a difficult time and slump in the industry, we are now seeing growth again. Indeed, we may now be in for another boom." He described one of the new Nintendo games, featuring Super Mario, as "the best ever". The CD versus cartridge issue, he said, was "purely technological".

Mr Dinsey also said that from being the coveted toys of seven to sixteen-year-olds, video games had become home entertainment for the more mature. "All of those twenty-somethings who grew up with the games culture buy them. Indeed Sony, with its PlayStation, has been pitching at the 18 to 30-year-olds. They are seen as something you play with your mates after being in the pub on a Friday night."

☐ A Somerset businessman is selling the Japanese a modern adaptation of one of their own toys. Tim Shepherd was given the toy by a Japanese exchange student 15 years ago. The Swingamajig, an 8in-high plastic juggling game, is being manufactured in China for sale in Japan, Australia, America, South Africa, Portugal and Holland.

The toy, which will be available in Britain by Easter, is being marketed on the Internet. "It is very addictive and demands good co-ordination of hand and eye," Mr Shepherd said yesterday. "My children love playing with it."

Learners must prove identity

LEARNER drivers turning up for their written or practical tests will have to provide photographic proof of their identity from today after a spate of attempted impersonations. (Jonathan Prynn writes).

Examiners stop about 200 "learners" each year who try to take the practical test on behalf of friends or relatives. They are usually spotted by the examiners because they drive too well but there are fewer safeguards for the new written examination, introduced last summer. The maximum penalty for impersonation is a £5,000 fine or two years in prison.

The new rules demand that learners provide their provisional driving licences and photographic proof of identity at both stages of the test. Approved documents include passports, photo-bearing cheque or credit cards, work identity cards and student or union membership cards.

Net tourists fail to find the Palace

By Alan Hamilton

COMPUTER buffs were yesterday surfing the Internet hoping to be the first to track down the Queen's web site. Such trophies matter among the addicted.

Buckingham Palace announced on Wednesday that it was about to put 150 pages of information about the monarchy on the global electronic information network but that details of how to find it would remain secret until an official launch by the Queen at a north London school next Thursday. To Net surfers, the challenge was irresistible.

But by trying all the obvious passwords, enthusiasts have come up only with a variety of rubbish and even a certain amount of pornography. Web sites are found by keying in addresses that usually include an appropriate codeword. Should you wish to read the electronic version of this report, tap ***http://www.the-times.co.uk*** into your computer. Internet users yesterday tried such passwords as royalty, monarchy, royal estates and House of Windsor, which gave them access to a variety of tourist, hotel and other irrelevant information, much of it American and largely outdated.

Tapping in another appropriate word produced a programme of pornography that might appeal to 14-year-old cyberbuffs who spend all day in their bedrooms but which certainly has nothing to do with the monarch.

Surfers thought they were on to something when they discovered a site proclaiming itself to be "under construction" with the address *www.e2r.com*. Aha! E2R! That must be her. Alas, no: the site belongs to a New Jersey capital management company and there will be surprise in the computer world if the Queen's address does not end with *co.uk*.

Fake air crash causes alert at hospital

A HOSPITAL was put on emergency standby when trainee reporters convinced it that an aircraft had crashed near by. Air UK was holding an exercise to test its disaster response.

Thirty students from Harlow College, Essex, were recruited to play the part of journalists. Some went to Air UK's base at Stansted Airport and others to Norwich, supposed scene of the crash. They bombarded Norfolk and Norwich Hospital for information, with some allegedly posing as relatives.

Routine operations were on the verge of being cancelled. A hospital spokeswoman said the trainees' actions were "supremely irresponsible".

Jeremy Hands, the former television news reader who organised the exercise, said the trainees had been told to ring only certified numbers.

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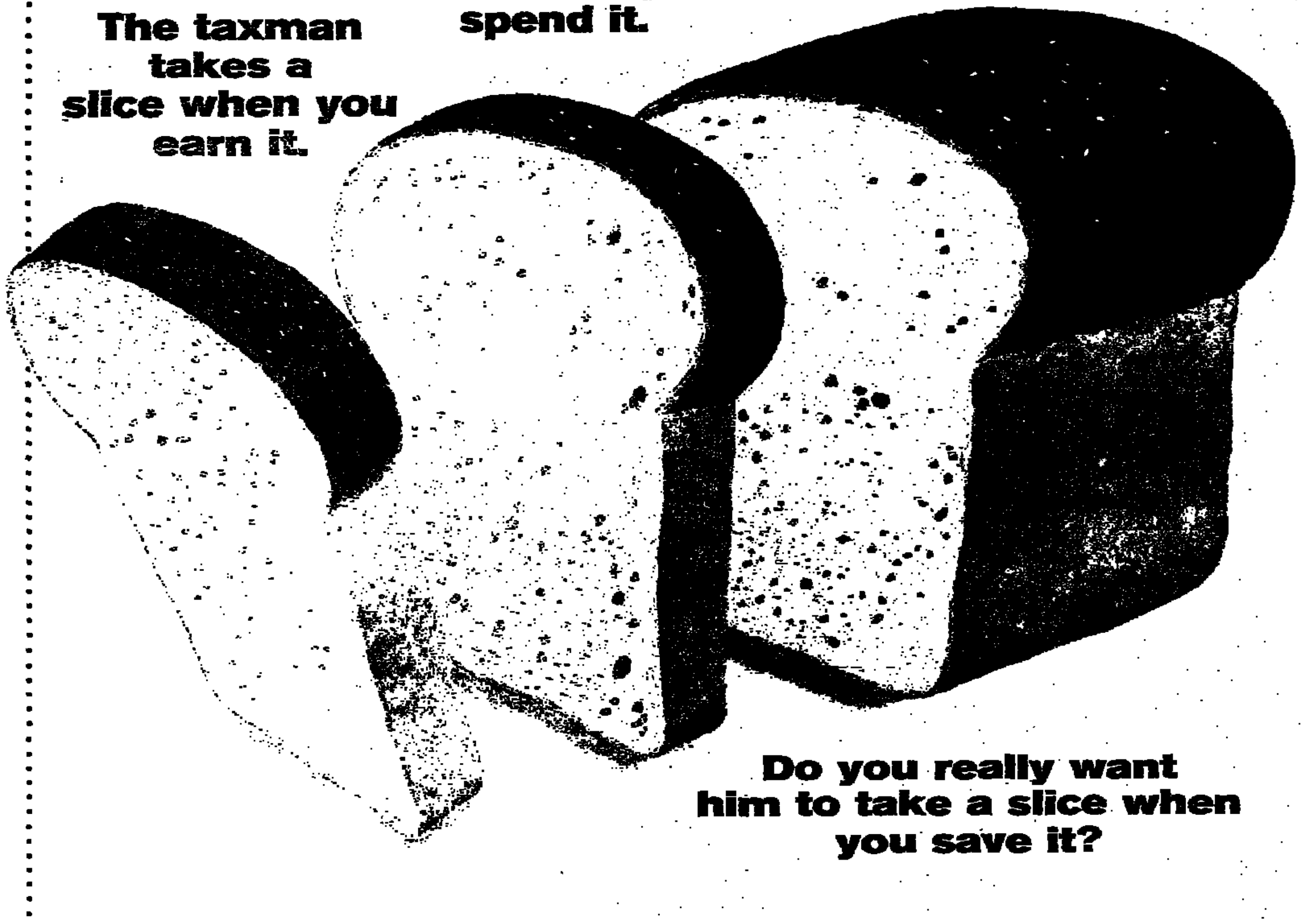

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TMMN09

Church uneasy at anniversary book about Dunblane

By Shirley English

MEMORIES of families involved in the massacre at Dunblane have been turned into a book that will be published next week as the anniversary approaches.

Dunblane, Our Year of Tears has colour photographs and is divided into twelve chapters, each a personal account of the terrible day and the heartache that followed. With chapters such as A Mother, A Father, A Minister, A Husband, A Teacher and A Child, the book is meant to be "a poignant record" of the grief that engulfed the small cathedral city.

The publishers Mainstream, of Edinburgh, believe the £12.99, 174-page book will be a best-seller. All profits will go to the charity Save the Children.

However the church minister who contributed to it has now expressed misgivings about the project, which comes after the pop single released to raise money for the victims and the Snowdrop campaign to ban guns. The book includes chapters by Karen Turner, who lost her daughter Megan; Dr Mick North, whose daughter Sophie died; and Rod Mayor, the husband of the murdered teacher Gwen Mayor.

It also has accounts from Eileen Harrild, a teacher who was shot, and Coll Austin, 6, who was seriously wounded. Chris de Burgh, the singer who held a fund-raising concert, makes a contribution, as does George Robertson, the Labour Shadow Scottish secretary, who lives in Dunblane, and Pamela Ross, who lost her daughter Joanna and works for the Snowdrop campaign.

McIntosh: no reason to say no to book

The Rev Colin McIntosh, of Dunblane Cathedral, whose account is featured in chapter ten, said yesterday: "This is not something I personally feel comfortable with. This kind of publicity is in some ways drawing attention to the town again. You will sense a certain reluctance on my part. I have conflicting feelings. There is a sense which personally I would rather not have the publicity."

The minister was approached by the two journalists who prepared the book and asked for the Church's point of view. He said he agreed to take part because "there was no strong reason for declining". He was aware it had the backing of some of the parents. "I was not railroaded into it. I could have said no."

He was interviewed and then allowed to see the scripted account of what he had said. "It was very much written in journalese. I was allowed to see it and make some alterations to it mainly from a factual point of view before the final copy went out.

"I suppose there was a feeling that something like this was going to be done by someone and if we took part in it we would have a little say in how it was done. Also by agreeing to one, the parents could say no to all others."

According to the publishers, to book was put together at "breakneck speed" in about six weeks, to coincide with the anniversary on March 13. Mainstream said the publication had been "fully backed" by the *Sunday Mail*, a Glasgow tabloid owned by the Mirror Group. The *Daily Record*, also Glasgow-based, which belongs to the same stable, is offering readers a voucher to exchange for a free candle to light to remember the victims — a request originally made by the bereaved parents.

CHRIS LOUFTE

Daniel Hooper makes himself at home yesterday in his latest tunnel protest near Manchester Airport

Swampy digs in for runway protest

SWAMPY, the country's best-known eco-warrior, emerged from his new underground home yesterday and joked: "They'll never take me alive."

Swampy, 23, whose real name is Daniel Hooper, wearing a wetsuit with an air tank on his back, was speaking from the entrance of the warren of tunnels near Styall, Cheshire, site of the Manchester Airport runway protest. Mr Hooper gained notoriety when he spent seven days underground protesting against the building of the A30 in Devon.

He said yesterday: "I have spent seven days and nights underground to stop car pollution. When I found out that one person's return trip to Florida causes almost the same amount of pollution, this camp just had to be my next stop.

"This is pollution for profit and I am taking to the tunnel again to stop it. The tunnels here are better than the ones at Fairmile and we are learning and getting better all the time in building them. It's really interesting work and this is a particularly fun tunnel to work in because it has a U-bend in it which is completely filled with water."

"We've had great support from the local community. Terry Waite was here on Monday to lend support for us and popularity for the protest is growing."

Jeff Gazzard, of the local community group Manchester Airport Environmentalists Network, said: "Swampy is such a nice fellow that it would be great to have his company anywhere. But for him to be supporting our cause endears him all the more to me."

NEWS IN BRIEF

Dean faces charges over funds

A senior Anglican clergyman is to face charges over the alleged disappearance of more than £100,000 from church funds.

Prebendary Roy Hibbert, 67, the rural dean of Edgmond, Shropshire, will appear before Telford magistrates next month to face eight charges of false accounting and one of theft of monies from the Diocese of Lichfield. Mr Hibbert, the rector of Newport, Shropshire, was arrested in recent weeks.

Phone pest jailed

A woman who made more than 11,000 malicious calls to a charity was sentenced to four months in jail. Carol Underwood, 55, from Fenny Drayton, Leicestershire, was convicted by Hinckley magistrates in December.

All-night shops

Four Tesco stores, at Hemel Hempstead, Hertfordshire, Brent Cross, north London, Horley, Surrey, and Prestwich, Greater Manchester, and the Brent Cross Safeway stayed open all last night to attract extra weekend shoppers.

Zero car thefts

Cleveland Police marked another success for its "zero tolerance" anti-crime campaign when not a single car was stolen in Middlesbrough on Wednesday. The town averaged seven car thefts a day before the campaign.

History in the bag

A Tesco carrier bag and an Argos catalogue have been concealed beneath decks of Nelson's ship, *Victory*, in Portsmouth. The capsule was the idea of shipwrights who found objects left by workers over the past 200 years.

Pricey little pen

An Edwardian Waterman fountain pen only 1½in long was sold for £7,130 at Bonhams in Knightsbridge. The pen, complete with a gold nib, went to an anonymous commission bidder. The estimate had been £4,000 to £5,000.

Surprise in store

A baby was born in a supermarket after Jan Oliver, 35, went into labour while shopping. Customers at Savacentre in Basildon, Essex, cheered when the birth was announced on the shop public address system.

Cats and dogs

The driest January for over 200 years was followed by a very wet, windy February, Met Office figures showed. Eskdalemuir, Dumfries and Galloway, had the rainiest month on record, with nearly 15½ inches. Forecast, page 28

Woman sets record for shock treatment

By Jeremy Laurance, Health Correspondent

A WOMAN has undergone the longest continuous course of electric shock treatment for depression.

Since 1989 the unnamed patient has received more than 430 treatments, in which a pulse of electricity is passed through her brain triggering convulsions. For the first four years she had treatment twice a week but it was then cut to once a fortnight.

The regular shocks were effective in warding off her despair, which was accompanied by feelings of guilt, and *did not cause progressive* mental damage, as doctors had feared. The depression returned when the shocks were given less than once a fortnight.

The woman had been treated for depression from the age of 43 with regular stays in hospital. Before the course of treatment began she had spent most of the previous five years in hospital. Since 1989, she has lived in a residential home and has been virtually free of symptoms. She is able to remember names and dates, knows where she is and understands the nature of the treatment. She is now 74.

Electric shock treatment, also known as electro-convulsive therapy (ECT), has a controversial history and was once described as barbaric. Today it is widely accepted by psychiatrists as a last-resort treatment for severe depression, although fears remain about its long-term effect on *intellectual function*.

The case is described by Dr David Anderson, consultant psychogeriatrician at Rathbone Hospital, Liverpool, in the *Journal of the Royal College of Psychiatrists*. He said that the absence of cognitive deterioration in the woman justified regular use of electric shock treatment in some patients with severe depression.

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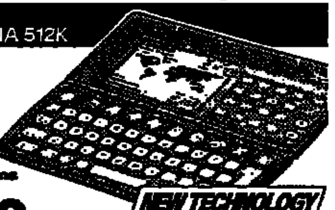

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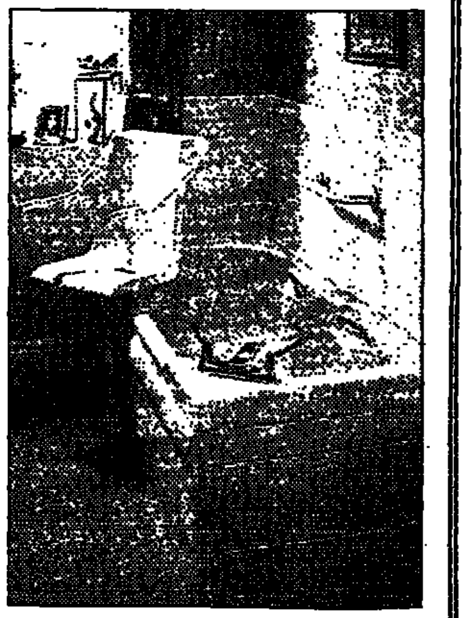

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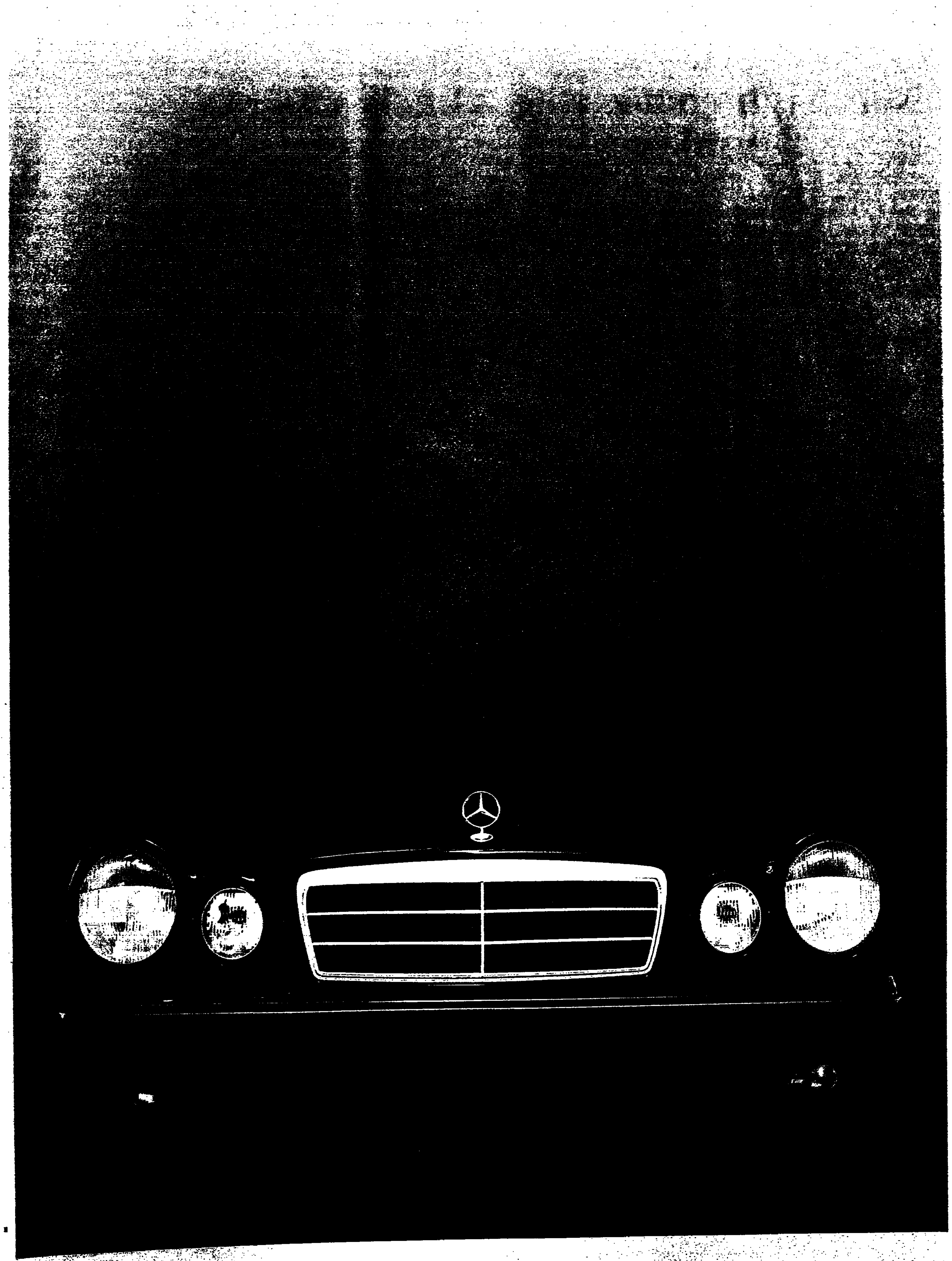

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Desperate Tories' only hope is to frighten the voters back

RIDDELL ON POLITICS

THE Wirral South result *is* as bad as it looks for the Tories. Of course, by-elections, like opinion polls, cannot predict what will happen in a general election when voters are choosing a government. But no party in power has ever recovered from as deep a hole as the Tories are now in and gone on within less than nine weeks to win a further term.

Thursday's by-election suggests that voters are not just protesting against the Government. They are willing to back Labour. Thousands of Wirral voters seem to have shifted direct from the Tories to Labour. This is suggested by a turnout of 73 per cent, the second highest in any by-election this Parliament, and by the sharp rise in the Labour vote.

The swing from Tory to Labour in Wirral South since the 1992 general election was 17.2 per cent. This is higher than the swing indicated by all recent national opinion polls which the Tory high command has been busy rubbishing — for instance, the 14.5 per cent swing indicated by the MORI poll in *The Times* on Thursday. Admittedly, it was less than the 29 per cent that Labour achieved in Dudley West in December 1994, or the 22 per cent it recorded in Staffordshire South East in April 1996. But the absolute Labour vote fell in the former and rose by 19 per cent in the latter, while in Wirral South Labour increased its absolute vote by 30 per cent, or 5,300, since 1992. This points to *positive support for Labour* rather than just hostility to the Tories.

In past Parliaments, the Tories have lost by-elections in the final year of a Parliament, as in Birmingham Northfield in 1982 and Langbaurgh in 1991, and recovered these seats at the subsequent general election. But the swing against the Tories was smaller then and the period before a general election longer.

The Tory share of the vote fell by 6.3 percentage points on average in the final three by-elections of the 1987-92 Parliament which were held on the same day five and a half months before polling day. But in Wirral South the Tory share dropped by 16.5 points, only nine weeks before the likely polling day. No party has ever experienced nearly such a large drop in its share of the vote in the last by-election of a Parliament and won the subsequent general election.

The Wirral South by-election was not too bad for *the Liberal Democrats*, despite its lowly 11 per cent share in the latest MORI poll for *The Times*. In most by-elections, the third party has been squeezed hard by the strongest challenger to the Tories, often down to low single figures. The exceptions were the two previously Tory held seats, Eastleigh and Littleborough and Saddleworth, where the battle was between Labour and the Liberal Democrats. But in Wirral South the Liberal Democrats limited the squeeze to a three point drop in its share to 10 per cent. The party also claims to have improved its share of the vote in local council by-elections over the past three months to 30 per cent, from 24 per cent in the late summer.

The Tories' plight is desperate, and John Major yesterday implicitly accepted that unless opinion changed there would be a Labour government. General dissatisfaction with the Government and "a time for a change" mood have offset greater optimism about the economy. Recent polls have suggested that the Tories are persuading people that they have the best policies for managing the economy. But while the economy should help the Tories to narrow the gap over the coming weeks, it may not be enough.

> ❛ Major has implicitly accepted that, unless opinion changes, there will be a Labour government ❜

The Tories can only resort to shock tactics and seek to create a mood of fear, to scare wavering voters back to the fold by warning what a Blair government might do. That lies behind the stark "wake up" call made yesterday by Mr Major and other senior ministers. Warning of a "midsummer nightmare", Mr Major yesterday focused on the early summer Budget promised by Gordon Brown to claim that Labour would put up taxes and interest rates. Of course, a re-elected *Tory government* would almost certainly have to raise interest rates and most economists believe any Chancellor would have to tighten fiscal policy after the election. The Tories will continue to challenge Labour over its public spending and tax pledges.

The Wirral South result confirms the strength of the public desire for a change, even if many voters are still uncertain how much difference a Blair government can make. The general election is now Labour's to lose.

PETER RIDDELL

John Major and his wife Norma during their visit to Scotland yesterday

'Nightmare will follow a Labour election victory'

By Shirley English

JOHN MAJOR raised the prospect yesterday of a "midsummer nightmare" following a Labour general election victory.

The Prime Minister, speaking to Tories in Scotland, said: "Last night's result won't affect people's lives. Next time it will. The next time people go to the polls their cross will determine their future. We can build on the successful economy people have created or we can take a wrong turning. One cross is all it would take."

Predicting that a Labour government would be "the beginning of the break-up of Britain", he said: "Britain could be just weeks away from a midsummer nightmare. That is the reason why next time it is serious."

The glitzy "party for the party", the biggest ever Conservative fundraising event held in Scotland, had been organised before the date of the by-election was known. Party activists admitted the timing was "unfortunate".

Around 1,250 guests from every constituency bar four in Scotland gathered at the Moat House hotel in Glasgow to hear the Prime Minister at a dinner and cabaret. It is believed to be the last such event before the election and was meant to be an up-beat celebration to fortify party workers for the struggle. The Tories are on to ten seats in Scotland and some Cabinet ministers, including Michael Forsyth, the Scottish Secretary, risk losing their seats.

Mr Major, accompanied by his wife, Norma, put on a brave face as he arrived at the party in gusting wind and greeted by the sound of bagpipes. But he refused to answer questions.

Earlier in the day he had flown into Prestwick airport to meet 250 representatives from the Ayr constituency, including Phil Gallie, Ayr MP, who has a majority of just 85.

He spent an hour talking to local Conservatives, after which one of them, Margaret Black, neatly paraphrased his message. "He told us to get off our backsides and work and warned us of the dangers of possible defeat."

She insisted that despite the circumstances Mr Major was cheerful and enthusiastic throughout. Just a handful of local people had gathered to catch a glimpse of the prime minister but the small clutch of supporters were not as vocal as a group of football fans who heckled him as he hurried through the reception.

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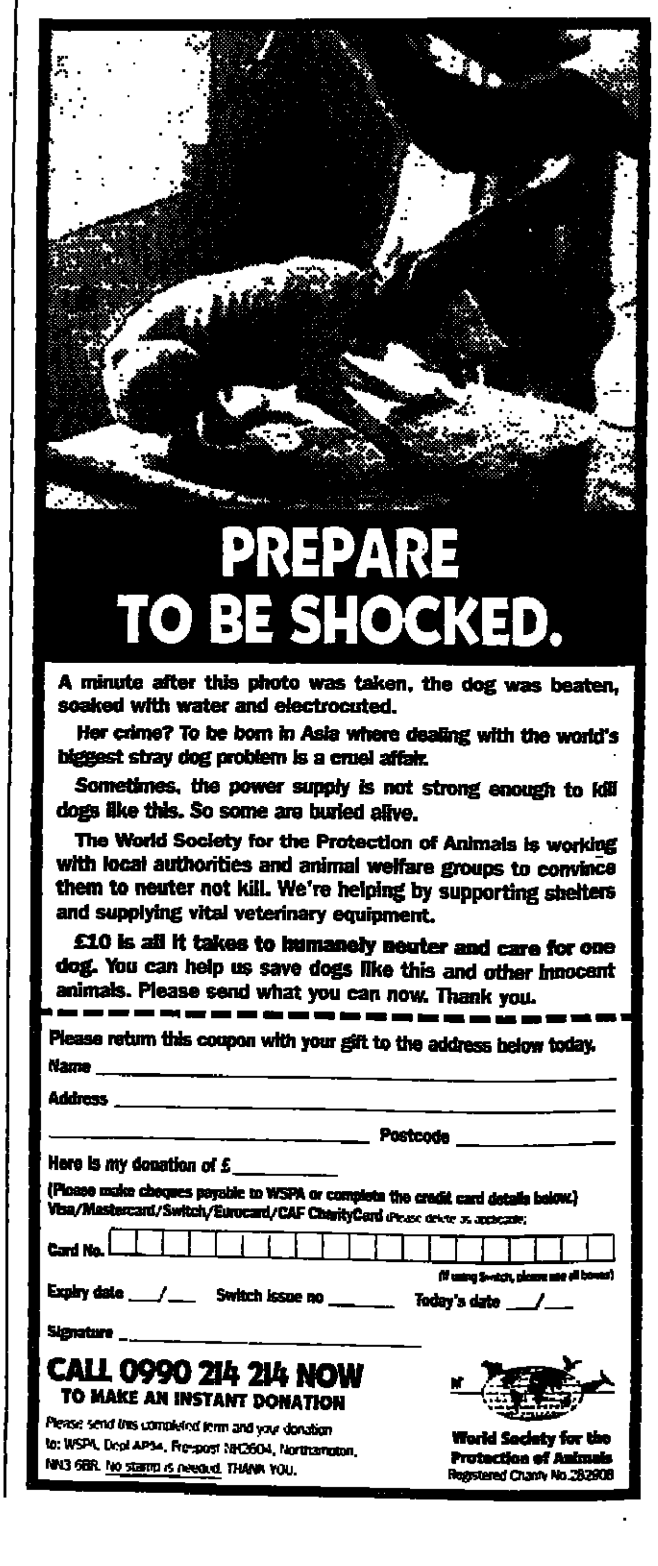

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هكذا من الاعلى

Labour's new MP wakes up to sweet taste of success

By Russell Jenkins

A SLIGHTLY bewildered-looking Ben Chapman, the triumphant new MP for Wirral South, toasted his victory at a champagne breakfast yesterday before touring the constituency in an open-top bus.

Freshly bathed and dressed in a pin-striped suit, Mr Chapman seemed tired but happy at the al fresco celebration with his three daughters, two sisters and the media. He had barely had time for a couple of hours' sleep since being engulfed by his supporters to the tune of Tina Turner's *Simply the Best* at the victory party in Port Sunlight.

He was joined for breakfast by John Prescott, the deputy party leader, who was altogether more lively, urging the new MP's daughter Clare to shake the champagne bottle in grand prix fashion and spray the photographers jostling for position in the crowded back garden of the Chapman home in Lower Heswall.

"Say 18 per cent," he shouted, using slightly dubious mathematics to calculate the unexpectedly large swing to Labour. Mr Prescott was ecstatic.

As Mr Chapman prepared for his victory parade, the Tories retreated to their trenches. Michael Howard, the Home Secretary, flanked by the failed candidate, Les Byrom, arrived at the Thornton Hall Hotel — scene of so many skirmishes during the campaign — to declare: "The fightback starts here."

His message that the Tory party must work tirelessly, ceaselessly to wake up Britain to the dangers of reproducing Thursday's result at the general election was interpreted by Labour as an insulting message to the voters — that they are too fickle to realise what they are voting for.

Labour's celebrations began at 1.30am yesterday, when Mr Chapman was returned with a 7,888 majority as the MP for Wirral South, formerly a solid Tory seat, in succession to the late Barry Porter. The size of the victory was beyond most Labour strategists' predictions and their only disappointment was the paucity of Labour supporters in the hall. The cheers were muted.

"Stab the air in triumph," urged one desperate photographer. Mr Chapman, who sometimes appears too retiring to be a politician, waved his hand weakly.

His daughter Bridget, 25, who handles "indie" bands as production manager for Polydor Records, said of her father: "I am very proud of him. It will be a nine-week long party and it will end in another victory. There's nothing he can't handle."

He was whisked to Hulme Hall, in Port Sunlight, where the Labour Party volunteers and workers had been celebrating in bitter and lager for some hours. The sea of bodies parted as Mr Chapman entered and walked to the rostrum. "New Labour isn't coming home," he said to cheers. "New labour is home."

Then he added: "I am hoping somebody will buy me a pint." He got his wish, after several more photo-opportunities in the crowded, smoke-filled hall, at 2.50am.

Mr Chapman is anxious not to go down in history as one of the shortest-serving MPs. He insisted that that will not happen. "It is a very large majority, a very large swing," he said.

"Everybody I talked to thought long and hard about their decision. They switched because they were unhappy and fed up with the Tory Government, their leadership and policies."

Before climbing on board the "New Labour, New Britain" bus, he said that he would be delighted to make his maiden speech in support of a motion of no confidence in the Government. "Whenever a suitable opportunity arises we will be quick to seize it," he said.

At Thornton Hall Hotel, Mr Byrom was being introduced as the next Tory MP for Wirral South for the next 25 years, with a nine-week delay. Mr Howard, insisting that everyone look to the future, delivered a more pungent message. "We will spend every minute between now and the general election waking this country up to the risks they will run, the damage they will suffer from a Labour government," he said.

"The people of Wirral used their votes to give us a kick up the backside. Yesterday's vote did not change the face of Britain but a similar vote at a general election would change the face of Britain and break up Britain, the Britain that we know.

"We have got to hammer louder. We have got to hammer harder. The Tory fightback begins here."

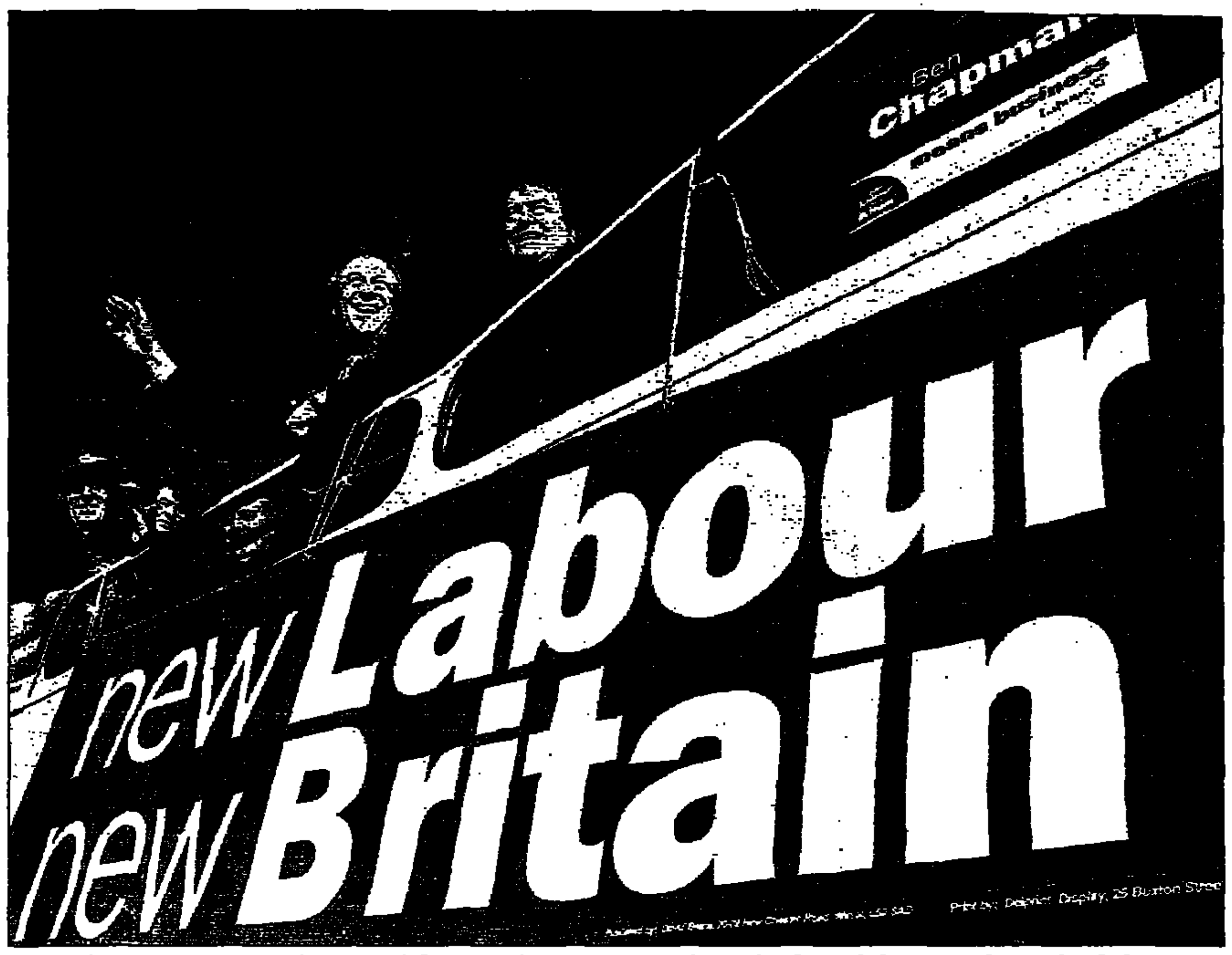
Leading article, page 25

THE RESULT

Ben Chapman (Lab)	22,767
Les Byrom (C)	14,879
Flo Clucas (Lib Dem)	4,357
Richard North (UK Ind)	410
Labour majority	7,888
Total vote 43,293	Turnout 73%

Harold Bence (Company Director) 184; Michael Cullen (Socialist Labour) 156; Philip Gott (Disillusioned Conservatives - Campaign for Change) 148; Roger Taylor (Ind) 132; Samuelson Anthony (Stop Conservatives Poncing on Tobacco Companies) 124; Geoffrey Mead (Natural Law) 52; Colin Palmer (21st Century Independent Foresters) 44; Frederick Asbury (Thalidomide Action Group UK) 40

1992 general election: Barry Porter (C, 25,590); Helen Southworth (Lab, 17,407); Ed Cunniffe (LD, 6,581). Conservative majority: 8,183.



The victorious Ben Chapman, left, and John Prescott touring Wirral South in new Labour's battle bus

This is a political uprising, says Blair

By Arthur Leathley

TONY BLAIR predicted yesterday that a "political uprising" will sweep his Labour MPs into once-safe Tory seats at the general election.

The Labour leader urged activists to seize on the Wirral South by-election victory and make further inroads into Tory heartlands across the country. He said that Wirral South was the 131st most marginal Tory constituency and the result proved that former Tory voters were prepared to trust Labour.

"The result is nothing short of a political uprising against the Tories. People say 'You can't win some of the safest Tory heartlands in the country'. In this past couple of years we have proved that to be wrong. We have won seats in local government and by-elections and across every single part of Britain."

Mr Blair used his speech to the Welsh Labour conference in Llandudno to emphasise that the party must be committed to the new policies. "We will run for office as New Labour. We will govern as New Labour. No going back to the past. No out of date dogma of Right or Left.

"We must show that we deserve to win, and keep on building the bond of trust that allows us to do so day in and day out, patiently, carefully and sensibly."

Major discarded chairman's advice

By Jill Sherman, chief political correspondent

THE Wirral South by-election would not have been held this year had the Prime Minister taken his party chairman's advice, Tory insiders said yesterday.

After the death of Barry Porter, the sitting Tory MP, on 3 November 1996, a group of party strategists at Conservative Central Office argued that the by-election should be held on December 12, December 19 or not at all. The group included David Willetts, then Paymaster General, Danny Finkelstein, director of the Tory research department, and Michael Simmonds, special adviser to Brian Mawhinney, the party chairman. They convinced Dr Mawhinney that a snap by-election would be much less damaging than waiting until spring 1997. None of the strategists predicted a Tory win, but they hoped to avoid the "wipe-out" headlines of yesterday.

They based their case on three main factors. The May 1996 council results in the Wirral had not been as bad as the rest of the country and an early by-election would go virtually unnoticed. Both the other main parties had candidate trouble late last year. The Liberal Democrats had to change twice and Labour brought in Ben Chapman at a late stage. The strategists also argued that a Christmas by-election would have resulted in a low turn-out. The swing may have been as bad but the Labour majority smaller.

Dr Mawhinney was convinced by the strategy and put it to John Major. But the party whips, led by Alistair Goodlad, vetoed the idea. They argued that Mr Major could not afford to limp on with a minority government.

Mr Major sided with his whips and apparently agreed that the by-election should not be held. But as May 1 became his favoured date for the general election, and after Labour accused him of being prepared to defy the convention of holding a by-election with three months of an MP's death, he changed his mind.

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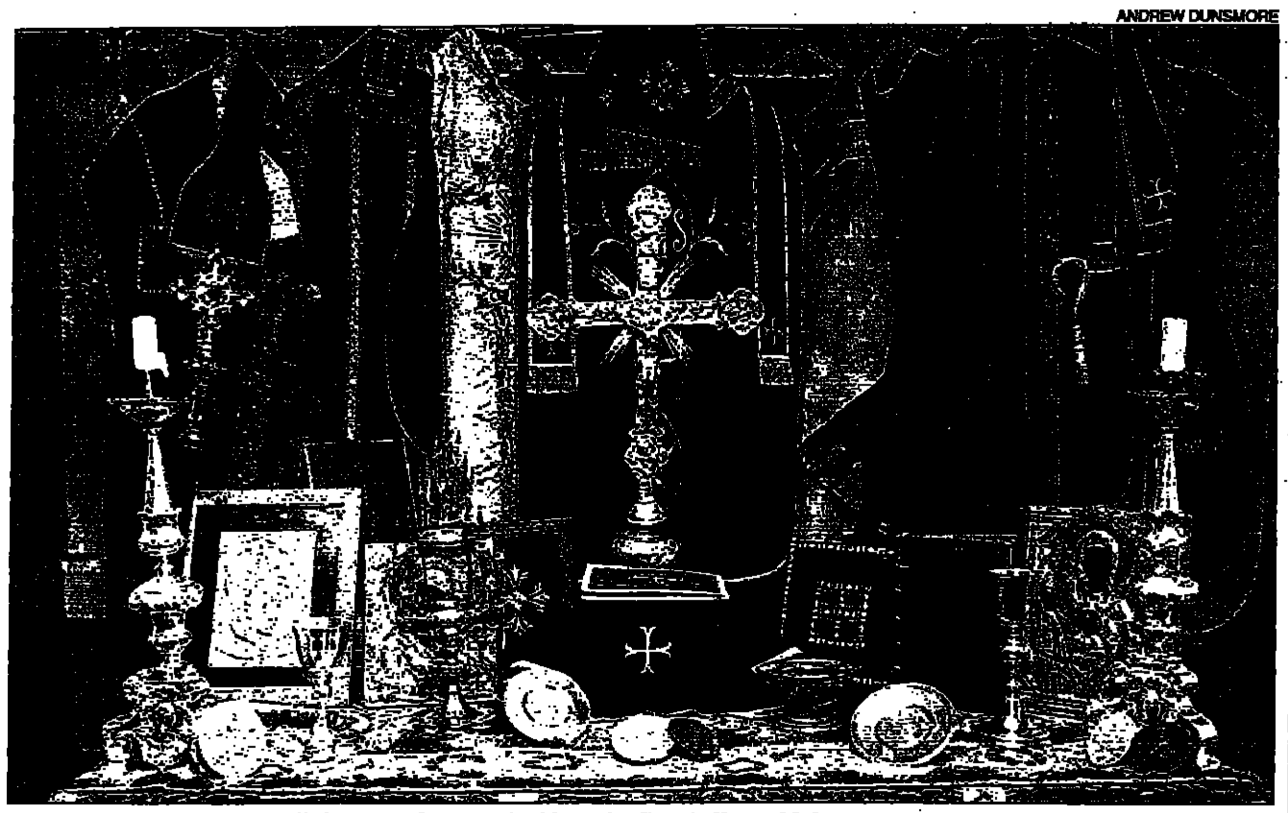
ANDREW DUNSMORE



A small sample of the religious artefacts packed into the flat. Police said there were enough to equip two churches

£500,000 church treasure fills flat

STOLEN religious items valued at more than £500,000 have been recovered by Scotland Yard detectives from a flat in north London.

They include vestments, paintings and a bishop's mitre taken from Westminster Cathedral that officials did not know was missing.

Police, who suspect that many churches will be in a similar position, are hoping that Church authorities and historians will be able to identify the stolen items. They are thought to have been taken from churches and cathedrals throughout the country.

According to police officers, the one-bedroom council flat in Camden Town was piled high with enough stolen items to equip several churches. They included Russian and Greek icons, 18th-century gold plate, books and finely decorated religious clothing made from damask silk or velvet and embroidered with gold and silver.

Special drawers were built in the flat to hold some of the material. The rest was neatly stacked or folded.

We need the wilderness to find our way back to faith

David Bellamy

The wilderness is where the Faith of Creation still reigns supreme.

Forty days and forty nights
Thou was fasting in the wild

is a wonderful hymn for the solemn season of Lent. For the working masses in the new industrial towns the words of this hymn linked their way of life through that of their rural forefathers to the wilderness, which had been tamed by man.

Some 400 years before that first Lenten fast, Plato had founded the world's first university in a grove. In *The Phaedrus* he tells how Socrates was found wandering in Athens. Phaedrus manages to persuade him to leave the town and stroll out to a grove by the river.

Socrates is overwhelmed by its beauty. Chastening himself for having been unaware of what nature had to offer the thinker, he begs forgiveness for having presumed that as "a lover of learning — trees and open country won't teach me anything, whereas men in town do".

The remains of Plato's Academy have just been discovered under a car park not far from the British Embassy in Athens, a city that is now choking on exhaust fumes. Perhaps that says it all, reiterating these words of Walter Lippmann: "The deep and abiding traditions of religion belong to the countryside. For it is there that man earns his daily bread by submitting to superhuman forces whose behaviour he can only partially control.

"There is not much he can do when he has plowed the ground and planted his seed except to wait hopefully for sun and rain from the sky. He is obviously part of a scheme that is greater than himself, subject to elements that transcend his powers and surpass his understanding.

"The city is an acid which dissolves this piety. Yet without piety .. there can be no disposition to believe in an external order of things. The omnipotence of God means something to men who submit daily to the cycles of weather and the mysterious powers of nature."

Sadly today, from behind our triple glazing we may be tempted to regard the sanctity of wilderness as unimportant. Indeed little of it is left, even places that were until recently marked as Terra Incognita on the maps of the world are being loved to death by uncontrolled tourism.

Likewise the rural landscapes that once sustained the soul are being suburbanised and the Silent Spring predicted by Rachel Carson is sowing harvests of discontent from mountain top to inshore fishery.

Back to that Lenten hymn again:

Forty days and forty nights
Tempted, and yet undefiled

Surely the time has come for the great monotheistic faiths to lead the way once more. The teachings of Islam proclaim the case of wilderness and biodiversity. Sura 22 aya 18 of the Koran states "that God treasures all creatures, not least for their ability to worship and praise him". Israel, following the teaching of the Talmud, is bent on putting the Negev back into working order.

Here in Britain, perhaps the Churches might lead the way by taking advantage of all that is on offer from the Countryside Stewardship Scheme, the Farming and Wildlife Group, the Henry Doubleday Association and their Women's Institutes and put their income firmly where their faith should be.

The wilderness is a place of wonder, a chance to be alone with God. A place to ponder on the love of God and the folly of humankind.

☐ *David Bellamy is a botanist, academic, author and President of the Conservation Foundation. He is standing in Huntingdon for the Referendum Party in the general election.*

Convent closes as Ireland turns its back on Church

By Nicholas Watt, Chief Ireland Correspondent

ONE of Ireland's oldest Carmelite monasteries, where nuns have led reclusive lives since 1823, is to close because of a sharp decline in vocations. The fate of the Dublin community is a dramatic illustration of the waning influence of the Roman Catholic Church in Ireland.

Seven elderly sisters, who cut themselves off from the outside world when they joined the convent in the suburb of Blackrock, have begun to disperse to some of the 11 other Carmelite monasteries throughout the country.

As Ireland undergoes a social revolution by relaxing laws on abortion and legalising divorce, young people are finding the strictures of the Church irrelevant to their lives. The number of priests, nuns and brothers in schools has halved in the past 30 years and a series of sex scandals involving priests has undermined the authority of the Church.

The Blackrock Monastery will close its doors this summer after the number of sisters fell from a maximum of 22. Sister Therese, the prioress, said: "We are conscious of the fact that we have been here for 174 years and it is sad to have to leave the home you have lived in for so long. We have made that decision to leave because we felt it was God's will."

The monastery, which is on a site worth several million pounds, will be sold. Father John Fitzpatrick, the priest for religious orders in the Dublin Archdiocese, when asked why so few women wanted to become sisters, said: "I was going to say, 'Ask God that'. Young people are not responding to religious vocations like they used to.

"When I started 33 years ago there were very, very few options if one wanted to give one's life to the wellbeing of others. Now there are very many options to help."

The decline in vocations has led to fears within the Church that it is losing its grip on Ireland's education system. The Conference of Religious of Ireland estimates that there were 2,300 monks and nuns teaching in secondary schools in 1969-70, a third of the teaching force. By 1992-93 the figure had declined to 1,000, of whom a third were within ten years of retirement.

Godforsaken architecture, Magazine, page 14
At Your Service, Weekend, page 11

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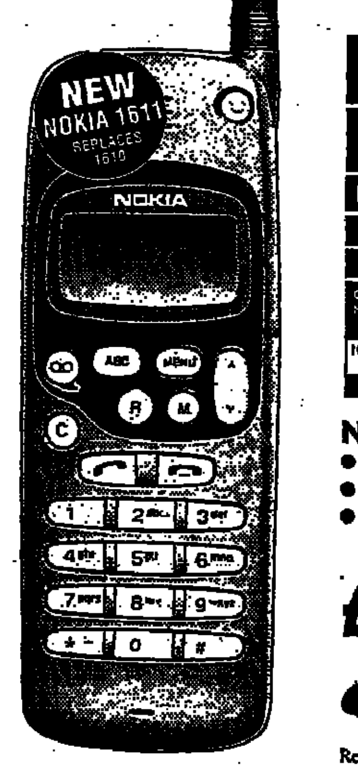

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Tests prove cathedral's bones are not St David

By Ruth Gledhill, religion correspondent

BONES thought to be those of St David, patron saint of Wales, have been carbon-dated and found to be the wrong age by at least four centuries.

The bones, discovered by stonemasons in the walls of St David's Cathedral, Pembrokeshire, more than 100 years ago, had been kept in a wooden casket in the cathedral.

A notice said that they were reputed to be those of St David and of St Justinian. But scientists in the carbon-dating unit at Oxford University, who proved the Turin Shroud to be a fake, have established that the bones date from the 11th or 12th century — at least 400 years after St David is believed to have died.

The findings have been released as the Welsh celebrate St David's Day today, many wearing the national symbol of the leek. St David, who died in about 600, ate nothing but bread, salt and leeks.

The research confirmed long-held suspicions among many Welsh church leaders that the bones were not those of St David but of St Caradog, a saint of noble birth who died in 1124 and was buried at St *David's. He was canonised* and his relics venerated until they disappeared, with hundreds of others, in the 16th century.

When the bones were discovered in a wooden casket during a Victorian restoration, they were claimed for St David by William Williams, Dean of St David's from 1891 to 1931, in spite of opposition from within his own church. The bones were those of a tall man and according to legend St David was more than 6ft.

Sceptics believed that St David's bones had been irretrievably lost after the shrine where his body was kept was destroyed in 1538. The contents *of the shrine, two silver head* reliquaries, a silver arm reliquary and a worm-eaten book thought to be an early copy of the Gospels, were not with the *bones in the casket.*

Until the scientific investigation, filmed by HTV, the bones had never been taken out of the cathedral. Professor Bernard Knight, the forensic pathologist who investigated the Cromwell Street murders, studied them with Len Nokes, a biochemist, and Colin Dent, an orthopaedic surgeon,

Professor Knight said: "It was a momentous occasion when we opened the casket and saw the bones for the first time. I am a passionate Welsh*man. To touch the bones of* someone who is a Welsh saint was tremendous."

Dr Nokes, who requested permission to investigate the *remains after a holiday in* Wales last year, had thought the bones to be those of an ordinary canon or vicar choral. When the bones proved to be 11th or 12th century and those of someone whose diet consisted largely of fish, the evidence pointed to St Caradog. He was a hermit living on Newgale beach and survived on fish. "Not St David, not St Justinian, but nevertheless a Welsh saint — it was fantastic," Dr Nokes said.

The present dean, the Very Rev John Wyn Evans, a trained archaeologist, said: "The bones are medieval. I had never believed they were the bones of St David."

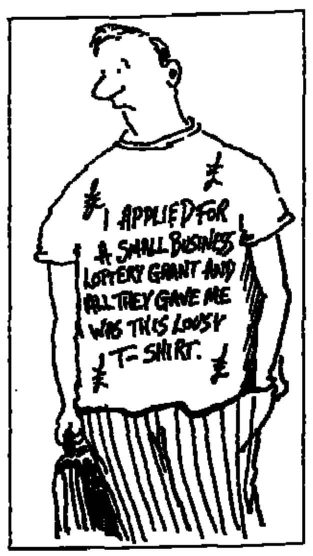
He did not believe the discovery would affect the cathedral, which is still a centre of pilgrimage, attracting 300,000 visitors a year. "The vast majority come because of the connection with St David and because of the spiritual atmosphere we have."

A new notice is to be put up, stating that the bones are probably those of St Caradog.

St David's Cathedral: bones not those of patron saint

DENZIL McNEELANCE

Richard Tomes with cartoon and Mel Calman award in London yesterday


I APPLIED FOR A SMALL BUSINESS LOTTERY GRANT AND ALL THEY GAVE ME WAS THIS LOUSY T-SHIRT.
A Tomes original

Tree surgeon pockets Times cartoon title

THE winner of this year's Young Cartoonist of the Year competition is Richard Tomes, 29, a former tree surgeon from Solihull, West Midlands. Mr Tomes, who has had works accepted by magazines including *The Oldie* and *Punch*, beat off 100 competitors to win £1,000 and a *Dictionary of Cartoonists and Caricaturists, 1730-1900.*

The competition is run by *The Times* and the British Cartoonists Association in memory of Mel Calman, *The Times*'s pocket cartoonist for 15 years.

Stress is linked to brain damage

By Jeremy Laurance

HIGH levels of stress may cause permanent brain damage, a psychiatrist says. Studies in people and rats show that raised levels of cortisol, a hormone produced in response to stress, harm an area of the brain called the hippocampus, which is linked to learning and memory.

Stress endured over a life*time may hasten the onset of* Alzheimer's disease and account for the forgetfulness associated with ageing, Dr John O'Brien, consultant in *old age psychiatry*, says.

Writing in the *Journal of the Royal College of Psychiatrists*, Dr O'Brien says that the brains of rats given injections *of cortisol have shown a loss of* nerve cells in the hippocampus area. Patients with Cushing's disease, which overproduces cortisol, experience shrinkage of the hippocampus.

Dr O'Brien, of Newcastle University, said that most research was based on the effects of severe and prolonged stress. But it was theoretically possible that stress endured by the average individual could be damaging.

Partnership scheme to save rare butterflies

By Nick Nuttall

A SCHEME to save two of Britain's rarest butterflies from extinction was launched yesterday by conservationists with backing from government and industry.

The pearl-bordered fritillary and the large blue, an internationally rare insect, are the first of 115 British species of plant and animals *to be listed by the Department* of the Environment under the Biodiversity Partnerships scheme, which is aimed at winning corporate backing *for rare species.*

The large blue became extinct in Britain in 1979 but was re-introduced into five sites in 1983 using butterflies from Sweden. *Under the scheme,* backed by ICI and the charity Butterfly Conservation and assisted by organisations such as the Institute of Terrestrial Ecology, it will be re-introduced into at least 10 new sites by 2005. ICI has also pledged £110,000 to provide new habitats for the pearl-bordered *fritillary. The butter*fly is undergoing rapid decline, apparently due to the decline of traditional coppicing of woodlands.

THE TIMES

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Drop the dead dogma

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- **cut class sizes to 30 or under for 5, 6 and 7 year-olds** by using money saved from the assisted places scheme

Cost £490 million

Saving £225 million

It doesn't add up, Mr Blair

The assisted places scheme makes it possible for children from low-income families to attend independent schools. Killing this scheme would achieve nothing. In fact, it would take seven years to phase it out, by which time New Labour would still be £265 million short of the money they need to cut class sizes. (Source: Institute of Public Finance)

Meanwhile they would have damaged the education of up to 65,000 poor children. (The average child in the scheme comes from a family with an income of only £10,900.)

Do these children really benefit? They certainly do. They achieve results up to 3 grades higher at A-level. (Source: London School of Economics)

These tangible results would be thrown away simply because of prejudice against non-State education. Frankly, this kind of thinking is as out of date as Clause Four. Most Labour voters want success not envy. That's why 55% of them are in favour of the assisted places scheme and only 27% are against it. (Source: MORI)

For the sake of some of Britain's most promising children, help us persuade New Labour to abandon this policy before the election. We have nothing against a New Labour government – just this pointless policy. Please let us pass on your views to your MP. Write to us at Friends of Independent Schools, 56 Buckingham Gate, London, SW1E 6AG.

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هكذا من الأصل

Kohl's allies join Wehrmacht protest march in the footsteps of Hitler

From Roger Boyes
in Bonn

PROTESTING against an exhibition that critically assesses the German Army's wartime role, far-right radicals, army veterans and their supporters in the Bavarian Christian Social Union will today march through Munich. In a deliberately provocative gesture, they will retrace part of the route taken by Hitler, Goering and other early Nazis in the unsuccessful beerhall putsch of 1923.

Violent clashes have almost been programmed into the protest. Greens and declared "anti-fascists" will be making a counter-march, while Social Democrats and Unionists will hold a third demonstration. Bavarian police have been put on full alert but by Friday afternoon neo-Nazi sympathisers from many parts of Germany and Austria were already arriving in the city.

The liberal German press has strongly criticised Theo Waigel, the Finance Minister who is also chairman of the CSU, for not reining in his party members. They will be swelling protesters' numbers, further blurring the boundaries between the party — Chancellor Kohl's coalition partner — and the far Right.

The target of the protests is a roving exhibition which, after causing a mild stir in the rest of Germany, has arrived in Munich, the cradle of the National Socialist movement of the 1930s. The exhibition goes a long way towards destroying the myth that the Wehrmacht was innocent of the crimes committed during the Third Reich — cleaner at any rate than the SS and the Gestapo. Dozens of partisans — or civilians described as such — are shown strung up like chickens in Russia and Poland; Wehrmacht soldiers are seen putting nooses around the necks of the victims.

Although historians have long known about Wehrmacht crimes, Germans have been reluctant to discuss them. About 18 million men served in the German army, most out of a sense of patriotic duty, some against their will.

CSU politicians, and above all the ambitious Munich lawyer Peter Gauweiler, believe the exhibition brands these 18 million people and their families as criminals. It therefore revives the idea of some form of collective guilt for Germans and undermines their claim to be free of the past. Herr Gauweiler has gained much support in Bavaria for his campaign and was joined by hundreds when, instead of attending the opening of the exhibition, he laid candles at the tomb of the Unknown Soldier.

The CSU leadership is reluctant to trim Herr Gauweiler's sails because there is the real prospect that, in the run-up to the introduction of a single currency, he will try to launch a breakaway right-wing party modelled on the Freedom Party led by his Austrian friend, Jörg Haider.

Edmund Stoiber, the Bavarian Prime Minister, has therefore been treading a cautious path in the controversy, admitting there was evidence that crimes were committed at every level of the German army but accusing the exhibition organisers — a group of historians centred on the liberally-minded tobacco tycoon Jan Philipp Reemtsma — of making unsupported generalisations.

There is not likely to be much orderly discussion today as Herr Gauweiler leads his protesters into Munich's Marienplatz. Almost 64 years ago Hitler and 3,000 Nazis heading for the same square were blocked by about 100 policemen; shots rang out, Goering was wounded and the Nazis had their first martyrs. Times have, of course, changed but the site of the weekend demonstration has a magnetic appeal for right-wing extremists.

Art forgeries ring in northern Italy smashed by police

From Philip Willan in Rome

ITALIAN finance police said yesterday that they had cracked an art forgery ring in northern Italy which had sold paintings falsely attributed to artists such as Titian, Matisse and Picasso to collectors, galleries and possibly museums in Europe and Asia.

Some fakes had been promised to British buyers, the investigators said. Thirty-two people have been warned that they are under investigation over the scam, believed to have netted the forgers millions of pounds.

The investigation, codenamed Operation Titian, began in August with the discovery in Biella, northwest of Milan, of a bronze bas-relief falsely attributed to Giacomo Manzu, the Italian sculptor, which was about to be sold to a private collector for 100 million lire (£37,000). Police said the gang was organised by a Milanese art dealer, who used contacts among restorers, gallery owners and auctioneers to approach potential buyers.

"We found documentation that an incredible number of works of art have already been bought by unwitting collectors and perhaps even by foreign museums," said Colonel Elio Cirillo of the finance police anti-fraud unit. Hundreds of fake paintings, false authentication papers and rubber stamps were seized by police.

Investigators said that gang members procured old paintings by "the school" of a great master and falsely attributed them to the master. A painting of a *Madonna and Child* by the school of Titian was about to be sold as a Titian for about £1.5 million rather than the £9,000 it was worth.

A *Repentant Mary Magdalen*, bought by the gang for £5,000, was about to be passed on to an unwary buyer as a Guido Reni — worth almost £200,000. Other fakes were obtained by copying real works or creating new ones in the style of famous painters such as Picasso and Toulouse-Lautrec. Some had been used as collateral for bank loans.

Police said papers authenticating the works had been produced on old paper using an ancient typewriter and the forged signature of long-dead art experts. Others bore the signatures of still living art historians and police are investigating the possibility that some may have been accomplices of the forgers.

The scandal comes after a series of blows to the prestige of the Italian art world, including *The Times*'s revelation of the illegal export of art works from the country by employees of Sotheby's and the discovery last week of the theft from a gallery in Piacenza of an important *Portrait of a Lady* by the Viennese artist Gustav Klimt.

That painting was to have been the highlight of an art exhibition in the city, which is still decorated with posters showing the missing work in all its glory.

'Porn monks' censured

From John Phillips in Rome

THE Pope appointed a delegate yesterday to discipline a Roman Catholic religious order after the popular magazine that the monks publish called for liberalisation of the Church's thinking on pornography, masturbation and homosexuality.

The crackdown on the middle-of-the-road Paoline Order follows the controversial decision by the Vatican to excommunicate a Sri Lankan priest, and has led many at the Holy See to ask whether the ageing pontiff is being used by conservative hardliners in the Vatican, sources say.

The attempt to censor the content of *Famiglia Cristiana*, which is sold in parishes throughout Italy, was announced by the director of the Vatican press office, Joaquin Navarro-Valls.

The delegate, Mgr Antonio Buoncristiani, the Bishop of Porto-Santa Rufina, was given control of *Famiglia Cristiana* and other publications by the order.

RADU SIGHETI / REUTER

Former King Michael, with his wife, Ana, right, and daughter, Princess Margareta, are greeted on their arrival in Bucharest yesterday

Former King weeps as Romania welcomes him

By Michael Binyon
Diplomatic Editor

FIFTY years after he was forced to abdicate at gunpoint by the Communists, former King Michael of Romania was welcomed home by the new non-communist Romanian Government.

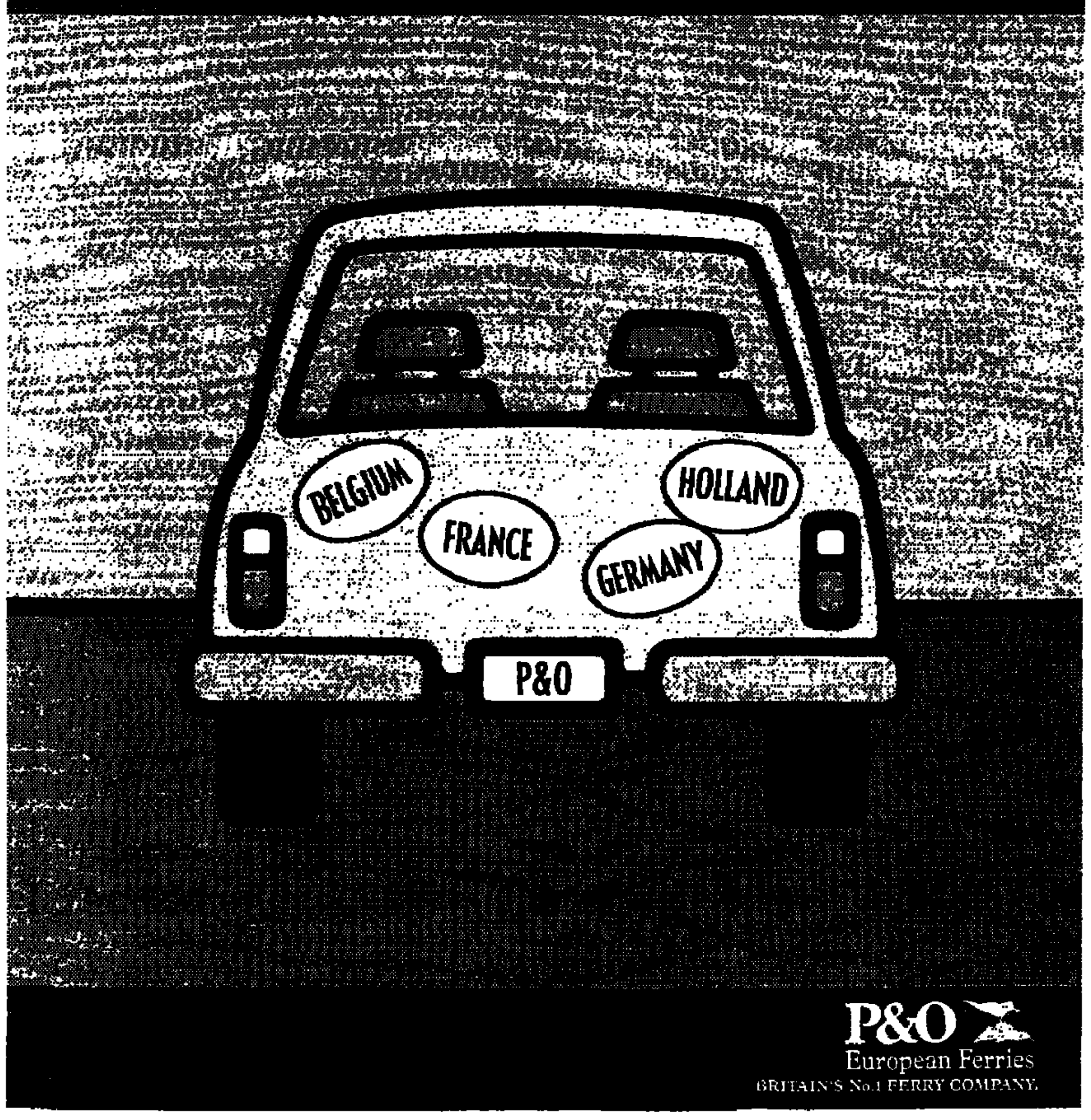
The 75-year-old former monarch, the last Second World War head of state who is still alive, was greeted effusively at the airport and handed a Romanian passport. Tears streamed down his face as his former chauffeur met him, as well as hundreds of politicians and cultural figures. His arrival was broadcast live on television.

Thousands of people shouting "King Michael" and "King and Country" surrounded him later in the central University Square in Bucharest where dozens of demonstrators died in the uprising that toppled the Ceausescu dictatorship in 1989.

The former King, who lives in exile in Switzerland, has twice tried to return since then, but was either turned back at the airport or shunned by a nervous neo-communist Government. Yesterday he shook hands with hundreds of well-wishers and mounted a pedestal honouring those killed in 1989. He and his wife, Ana of Bourbon Parma, stood in the back of a car while hundreds of people, with his portrait pinned on their lapels, strained to see him.

The former King, a tall, stately figure who has never recognised the legality of his expulsion, will be received by President Constantinescu and Victor Ciorbea, the Prime Minister, during his five-day private visit.

The former King's visit is private and he has promised to abide by the 1991 Constitution which stipulates that Romania is a republic.



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'The truth is Margaret Thatcher still makes the political weather in this country, even though she hasn't uttered a word in public for months'

Robert Harris

'The incredible courage this veritable slip of a girl showed; the incredible things she did for France'

Gitta Sereny on Lili (right), the wartime heroine who helped her to escape France

'Government has less to do — no empire, no nationalised industries, many old functions contracted out — so it ought to do it better'

Ferdinand Mount

Tomorrow in News Review

THE SUNDAY TIMES *IS* THE SUNDAY PAPERS

هكذا من الأصل

Kremlin begins to bargain over Nato expansion

By Michael Binyon, Diplomatic Editor, and Charles Bremner in Brussels

YEVGENI PRIMAKOV, the Russian Foreign Minister, arrived in London yesterday with a clear mandate to start bargaining over Nato's enlargement.

After a morning of talks with Malcolm Rifkind, the Foreign Secretary, he told a packed meeting of the Royal Institute for International Affairs that he was a realist. Nato was unlikely to halt its plans, but these should not affect Russia's bilateral relations with other countries. "We want to minimise the negative processes which will be created by the enlargement of Nato," he said.

In return, Russia wanted a binding document that defined the terms of Nato's consultation mechanism with Moscow and the common decision-making process. It should guarantee that Nato would not deploy nuclear weapons in any country close to the Russian border, nor set up storage areas or rocket or missiles launch sites.

He said Russia wanted this document to be legally binding — something Washington is resisting — and it must, therefore, be ratified by all 16 Nato members. This was no more difficult, he said, than having the enlargement process itself ratified by the present alliance members.

Russia, he said, saw Nato expansion as a threat to its security and was, therefore, defending a legitimate national interest. Mr Primakov admitted that any country had the right to join any organisation, and Russia had no right of veto. But he made clear that, in their hearts, Russians still did not accept enlargement. It would affect the morale and psychology of the country and bolster the position of hardliners.

Mr Primakov also accused the West of deception. Six years ago, when attempting to get Soviet troops withdrawn from East Germany, Western leaders told President Gorbachev that there was no question of allowing former members of the Warsaw Pact into Nato. Now the West had gone back on its promise — which Mr Primakov regretted had never been written down.

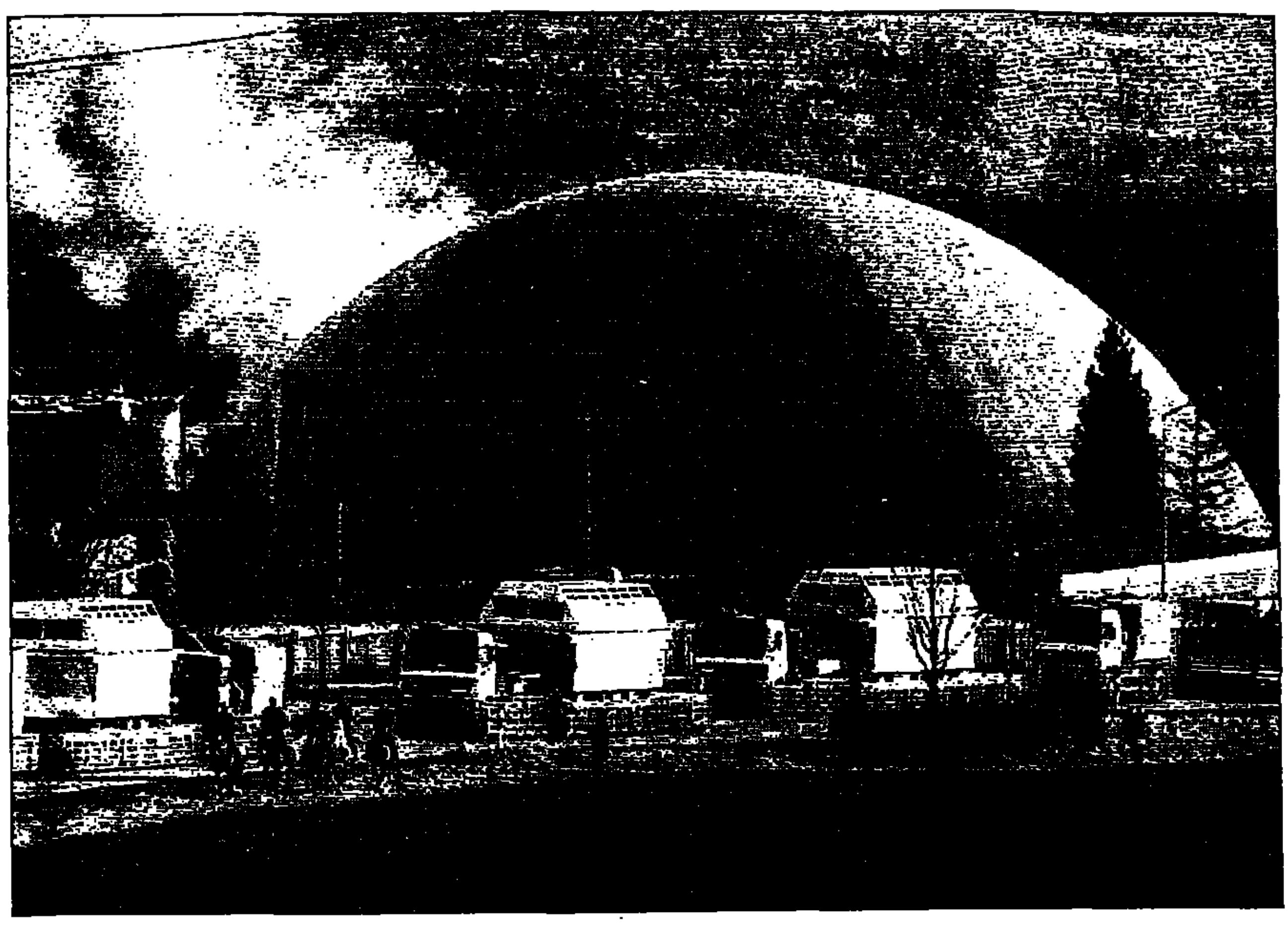
He warned Western leaders not to "play the Ukrainian card" in trying to stir up trouble between Russia and its former Soviet republics. Closer integration of the former Soviet Union was "inevitable" and was going smoothly. Russia was not pushing this out of imperial ambition: the momentum came from the former republics themselves.

He gave a warning that Russia was deliberately turning its attention away from the West to concentrate foreign policy more on areas such as China, India, Japan, Latin America and the Middle East. On Iran, he said that it was a great mistake to try to liquidate a generally disliked regime. Moscow wanted to show Tehran that there was light at the end of the tunnel.

Mr Primakov arrived in London from Brussels, where he had intensive talks on Nato. Western diplomats are convinced that President Yeltsin has decided it is possible to reach an accord. "There has clearly been a decision by Yeltsin to negotiate," a senior European diplomat at Nato said yesterday as Javier Solana, the Secretary-General, prepared to hold talks in Moscow next week.

Assuaging Russian hostility has become the key preoccupation for alliance officials as the bloc prepares to absorb a new group, which is expected to comprise Poland, the Czech Republic and Hungary.

Presidents Clinton and Yeltsin are expected to agree on an outline of a Nato-Russia pact on March 20 in Helsinki.



Nuclear convoy alert

A convoy of six special containers of radioactive waste assembles at a nuclear plant near the southwest German town of Walheim yesterday. Demonstrators were preparing a campaign of protest to hinder the journey, starting on Monday, to a temporary dump in northern Germany. About 30,000 police were expected to provide protection on the trip. The containers, known as Castors (Casks for Storage and Transport of Radioactive material) were brought to the southwest German town of Walheim under heavy police protection — three from the *Neckarwestheim* power station, two from France and one from the Gundremmingen power station in Bavaria. The two containers from France crossed into Germany in mid-morning by rail carrying German nuclear waste. *(AFP)*

UN chief seeks new force for Zaire

By Michael Evans
Defence Correspondent

KOFI ANNAN, the United Nations Secretary-General, called on member states yesterday to revive the plan for a multinational force in Zaire.

Last year, contingency planning was carried out to rescue Rwandan Hutu refugees caught up in the civil war in eastern Zaire. The operation was to have been led by a Canadian general. However, it was abandoned when hundreds of thousands of Hutu refugees suddenly emerged from the deep forests in eastern Zaire and crossed the border into Rwanda.

Mr Annan said he hoped to persuade countries to reconsider sending troops into the area because of the humanitarian crisis. There have been reports of massacres of Rwandan Hutus in the area where Tutsi rebels are fighting Zairean government forces.

Mr Annan said countries had not shown enough political will to send the force, which was approved by UN resolution last year.

Yeltsin acts to outlaw capital punishment

From Robin Lodge in Moscow

PRESIDENT Yeltsin took the first concrete step yesterday towards ending the death penalty in Russia, ordering the Foreign Ministry to sign an international protocol on the abolition of capital punishment.

Interfax news agency said that Mr Yeltsin's decision to make Russia a signatory to Protocol 6 of the Human Rights and Basic Freedoms Convention was taken on the advice of the Russian Supreme Court.

The move will come into force after ratification by the Justice Ministry and thus bypass draft legislation on the abolition of capital punishment, which has been gathering dust at the State Duma, the lower house of parliament, for months with little prospect of approval. Russia has been committed to the abolition of the death penalty since it joined the Council of Europe a year ago, but has been accused by human rights activists of dragging its feet.

Earlier this month the Parliamentary Assembly of the Council of Europe expressed its concern that Russia was failing to fulfil its obligations on capital punishment and noted that 62 executions were carried out in Russia in 1996. The assembly warned Russia that it could face suspension from the Council of Europe.

Viktor Chernomyrdin, the Prime Minister, this month reaffirmed Russia's determination to fulfil its obligations. "If we signed it, we will abide by it," he said, before adding ominously that "there have been cases of late where it was impossible not to execute people". One difficulty in ensuring Russia's compliance lies in the tight secrecy that surrounds the carrying out of death sentences. Even the victim's close family are not informed of place or timing.

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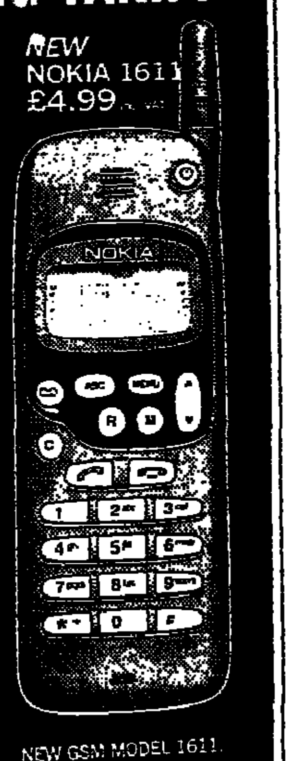

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Clinton phone call panic gives lie to funding calm

FROM TOM RHODES IN WASHINGTON

DESPITE a calm public demeanour, President Clinton has been making anguished late-night calls to fellow Democrats in Congress urging them not to betray him over the fundraising scandal.

The President is angered by demands within his own party for the appointment of an independent prosecutor to investigate foreign contributions to his re-election campaign, and his turning the White House into America's costliest bed-and-breakfast establishment.

Last Monday Mr Clinton made a 1am telephone call to Tom Daschle, rousing the Senate minority leader from his bed. Other members of the the Democratic senatorial committee also received irate nocturnal calls and terse reminders of the President's personal involvement in their own fundraising campaigns.

Mr Clinton's temper is legendary inside the White House, as is his regular habit of calling friends late into the night. But the image of an agitated President reprimanding his closest allies is one at complete odds with the calm portrait the White House has attempted to paint. And his Nixonian outbursts are a sign that the almost daily revelations regarding irregular fundraising are starting to take their toll.

Mr Clinton's relations with Capitol Hill, already increasingly fraught, can only get more strained with disclosures yesterday that the FBI is investigating whether China attempted to buy influence among Congress members through illegal contributions and payments from Chinese-controlled businesses. Bob Woodward, the investigative journalist who helped to unearth Watergate, reported that the Bureau was focusing its inquiry on whether members of both parties had been improperly influenced.

Daschle: roused from his bed by angry President

During her recent visit to Beijing, Madeleine Albright, the Secretary of State, raised "concern" about any possible connection between the Chinese and improper attempts to influence American policy. Although the flames of the fundraising controversy spread from the Oval Office to Capitol Hill yesterday, the congressional aspect of the investigation appeared less serious than that surrounding the Clinton re-election campaign.

The Democratic National Committee is poised to return dozens of contributions, mostly from dubious Asian sources and amounting to nearly $1.5 million (£925,926) — almost double the amount the organisation has already sent back.

Separately, the *Los Angeles Times* said that ten individuals at the centre of the scandal had given at least $158,160 in campaign money to a batch of mainly Democratic members of Congress, including Mr Daschle.

Since being awoken in the early hours, Mr Daschle has attempted to seize the moral high ground on behalf of Mr Clinton. He is demanding a commitment on campaign finance reform from Republicans before the Democrats will support funding for any Senate inquiry into White House abuses.

This highly public linking of the two issues is designed to exploit Republican divisions over fundraising. Senator John McCain supports both an independent counsel to investigate the White House and a campaign finance Bill, while Trent Lott, the Senate majority leader, does not favour the overhauling of the system.

However, Mr Clinton's frenzied telephone manner can only further incite Republican complaints that the Democrats are merely stalling. "It's just their excuse to gum up the works," said Rick Santorum, Republican senator for Pennsylvania.

DAVID RENTAS

Joanna Pacitti, 12, who lost the starring role in a Broadway production of *Annie* and is suing the producers

Lawyers catch a falling Broadway star

FROM QUENTIN LETTS
IN NEW YORK

A TWELVE-YEAR-OLD actress who won a continent-wide American contest to sing on Broadway intends to sue the show for $50 million (£31 million) after being dumped four weeks before the first night.

Joanna Pacitti's pretty face and vivacious stage presence charmed casting directors last summer when they were looking for a child to play the star of *Annie*, a multimillion-dollar restaging of the popular musical about orphans. This week, however, in the middle of a pre-Broadway tour, Joanna broke down in tears and sobbed like a discarded old hoofer after being told that she was too wooden and no longer considered right for the part.

"It's not gonna be me coming down the stairs in my Annie dress and my red wig," she wailed. In the manner of a Sunset Boulevard diva, however, 4ft 9in Joanna, from Mayfair, Pennsylvania, did not settle for broken dreams and a tear-stained pillow. She and her parents consulted lawyers and have now fired off a suit which claims she was treated unfairly and stands to lose high earnings. She spent much of yesterday touring New York television studios to discuss her grievance.

"I have been really hurt," she told the *New York Post*. "I want to do more things and some day go on Broadway. I have to be strong for my mother and dad, but we've all been hurt together."

Drying her eyes on the fateful day the news came, she declared her determination to "be a lot like Annie and keep my chin up — I gotta try and remember that I'm the real Annie." Reworking the words of an *Annie* songs, she vowed: "The sun will come out tomorrow."

The lawsuit names the show's producers and also Macy's, the New York-based stores company which organised the "search for Annie" last summer. On tour, Joanna received decent notices and some New York cynics raised the possibility that the sacking of Joanna was an elaborate publicity stunt.

Drug war imperils Mexican link to US

FROM DAVID ADAMS
IN MIAMI

JUST hours before the Clinton Administration was due to "certify" which countries are co-operating in the war on drugs, Mexican officials said they have arrested a top drug trafficker, Oscar Malherbe de León, head of the Gulf cartel.

Although the arrest is unlikely to alter the final verdict on Mexico's collaboration, it underlines the anxiety across Latin America and the Caribbean over the stigma of "decertification". But as Washington debates the alleged failure of anti-drug efforts in countries such as Mexico, Colombia, Jamaica and Belize, the certification process is arousing a swelling chorus of disapproval across the region.

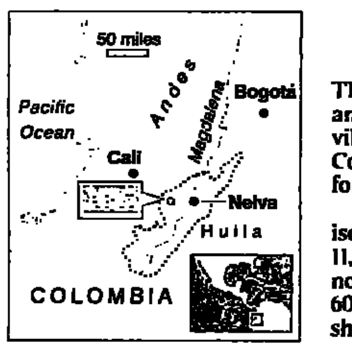
Many experts argue that Washington's judgment, due to be announced today, will especially strain US relations with Latin America at a time when President Clinton is preparing his first trip to the region to promote a hemisphere-wide free trade pact. Next month and in May, Mr Clinton is due to visit five countries, including Mexico, Brazil and Argentina.

This week José Ángel Gurría, the Mexican Foreign Minister, called drug certification "an unnaceptable, unilateral" system that had the potential to "fracture" ties with Washington. Under decertification, the US can take away trade preferences and veto loans to those countries that fail to pass the test.

More so than in past years, the procedure is also being questioned sharply in the US. Some American officials privately express their opposition to what they say is an insulting and counter-productive practice at a time when they say that a more co-ordinated strategy is needed to tackle a worldwide problem. They also say America should judge its own anti-drug effort first and recognise existing problems of consumption and official corruption before seeking to punish the rest of the world.

The policy, according to Robert Pastor, an adviser in Jimmy Carter's White House, has merely created "an increase in pretended co-operation and a decrease in actual co-operation".

Andes peasant farmers plough new furrow with heroin poppies



FROM GABRIELLA GAMINI
IN HUILA, COLOMBIA

THE steep and remote Andean mountain slopes above the village of Huila in central Colombia are proving ideal for growing opium poppies.

Poppy fields planted in this isolated region, more than 11,000ft above sea level, are now the source of more than 60 per cent of the heroin being shipped to the United States. The village is set in the cloud forests of the 17,875ft Huila mountain, about 95 miles from the coffee-growing town of Neiva.

Figures released by the American Embassy in Bogotá show that Colombian growers are producing for cities on the US East Coast and are now vying for the European market, making them the first large-scale heroin suppliers in South America. Andean peasants, wrapped in ponchos and llama wool hats as they tend to their fields, have moved in on a trade previously controlled by growers in Asian countries such as Afghanistan, Pakistan and Thailand. Last year, Colombians produced 100 tonnes of the drug, police say.

"Peasants in the highlands are becoming tough rivals for the Asians and have taken over a large sector of the US heroin market," said Klaus Niholm, director of the United Nations Drugs Control Programme in Colombia.

The country has traditionally produced cocaine in areas such as Cali but bigger profits are to be made from heroin. It is difficult for government agencies to monitor plantations in the high Andean regions and poppies thrive in the volcanic soil.

Alfonso Rodriguez, a peasant who razed several hectares of forest recently to expand his poppy plantation 100 miles from Huila, said: "At first we used to draw the sap and then hand it over to a middleman. But now we have learnt how to process the heroin ourselves to sell it."

He says he collects sap from his poppies at least three times a year and then manufactures heroin in a makeshift laboratory which he shares with neighbouring peasants. Most of the 50,000 inhabitants of Huila and the surrounding villages rely on heroin production.

☐ Bogotá: Inmates at Buga prison here have found an ingenious way to get marijuana. Police said yesterday that pigeons were transporting the drug to the jail about 240 miles east of Bogotá, where prisoners would conscientiously feed them. *(AFP)*

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IN MONDAY'S
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INTERVIEW

An interview with
Anthony Minghella, the director
of 'The English Patient'

FEATURE

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CHANGING TIMES

هكذا من الاعلى

Speculation grows that George Bush can follow his father's trail to the presidency

Go-getting Texas leader weighs up Oval Office odds

Bronwen Maddox reports from Austin on the hurdles and opportunities facing a political son with a household name

STANDING in his soaring white plastered office in the Texas state capitol, his left hand on a bronze sculpture of a Texas Longhorn, George Bush, the Governor, gestures in disapproval at the oil painting of Sam Houston, legendary first Governor of Texas.

In contrast to Mr Bush's wiry figure, Houston stands barefoot in a Roman toga in front of classical ruins, his face puffed by alcohol and an over-eventful life. "I keep that there to remind me that the only thing between doing your job well and making a complete fool of yourself is whisky."

The message of abstinence, personal responsibility and social conservatism has shot Mr Bush, son of George Bush, the former US President, to sudden popularity in Texas. With headlines like "The son also rises", pundits across the country are also asking whether the future of the Republican Party, struggling to rebuild itself after Bob Dole's uninspired presidential campaign, will once again go by the name of George Bush.

Elected unexpectedly two years ago against the popular incumbent Ann Richards, Mr Bush, 50, has made his mark with a combative go-getting energy that only occasionally falls short of charm. At a lunch for the Fort Bench Chamber of Commerce, the room is humming with big-shouldered bonhomie and cries of "How's life treating you, friend?" when the Governor hops up to the platform to argue the case for property tax reform. As tall as most men in the room, but half the average body weight, he nods at each point, head thrust forward, hands chopping the air vertically for emphasis. As he is scurrying out through the service entrance towards his car, the verdict in the room behind is "He's a good man: he gets things done".

That, at least, is Mr Bush's central claim: he promises a few things and delivers. To him President Clinton, the man who deposed his father, is "the ultimate entitlement President". He adds: "When Clinton says, 'I feel your pain', he implies he will do something about it, but he can't."

> ‘The only thing between doing your job well and making a fool of yourself is whisky’

If judged simply by passage of new laws, Mr Bush has fulfilled his promise. He has pushed through measures on juvenile crime, welfare reform and the promotion of literacy. Critics say that these are the easiest issues on which to find consensus. It is also too early to know whether they will have effect; asked for figures on crime and welfare, his staff say: "His view is even if murders have fallen, there are still too many."

The property tax proposal may prove a tougher test of his political powers. He wants the state to resume paying for local schools, lifting the burden of local property taxes but spreading the tax burden more widely across the population. This is a proposal that Mr Clinton might well support: to Mr Bush, however, in encouraging home ownership, it symbolises his core theme of personal responsibility.

Mr Bush now calls for America to embrace the idea of personal responsibility, a cultural change that would mirror the change in his own life. Joking that "I was lost and now I'm found", he says that in his twenties "I was a person that enjoyed myself: I enjoyed a good libation, a good laugh". Self-discipline came only with his marriage 19 years ago to Laura, a state school librarian, the arrival of twin girls, the decision to join the Methodist Church and success in the oil and gas business. On his decision to give up alcohol 11 years ago, he will say only: "I filled up." Now he says: "I work hard and run hard"; before a knee injury, he ran Austin's ten-kilometre race around the Capitol in 44 minutes, just under seven minutes a mile.

Despite this well-cultivated competitive streak, Mr Bush will not comment on presidential aspirations or whether he will run again for the governorship in two years' time (although he says "If you were a gambling person, you'd bet that I would seek re-election"). But speculation is bound to grow: he regularly comes high in polls about the next Republican presidential candidate.

If he moves on to the national stage, he will face more direct comparison with his father. Asked about the differences between them, he will say only: "He was brought up in Connecticut, I was raised in Texas." But the differences are clear: he lacks his father's patrician gravitas, but is warmer, more fluent and energetic. Like Mr Clinton, he is able to touch idealistic themes without sounding silly. Those qualities could prove a powerful political asset: he appears more able than his father to span the country club set and the religious Right within the Republicans. However, his anti-abortion stance and support for a balanced budget are potentially divisive within his party. The present disarray of Republican ideology makes Mr Bush's appeal to his party hard to judge, let alone his potential success on the tortuous road to the Republican nomination. But it is entirely plausible that he could emerge as the Republican front-runner. However, for him to have national appeal there would have to be a sharp change of national mood, with voters rejecting the qualities that they endorsed just three months ago in Mr Clinton.

If voters continue to share Mr Clinton's optimism that government can make a difference to their lives, Mr Bush would do well to stay in Texas. But if the electorate grows as cynical of government as Mr Bush predicts, his message may have found its day.

Leading article, page 25

TIM SHARP / AP

A message of abstinence, responsibility and social conservatism has shot Governor Bush to sudden popularity

Murderer highlights racism in US Army

FROM IAN BRODIE IN WASHINGTON

JURORS were deciding yesterday whether to impose the death penalty or life in prison on a white paratrooper whose random murders of a black couple put a spotlight on neo-Nazis and racism in the US Army.

James Burmeister, 21, had been found guilty by the jury of hunting down and killing the couple to earn a spider's web tattoo, a symbol among racists at Fort Bragg, North Carolina, that the wearer had killed a black or a homosexual. "The animal who took the lives of these two people executed them in as cold-blooded a manner as is possible," said Ed Grannis, for the prosecution.

The murders provoked a national outcry and forced the army to conduct a global investigation into radical groups in its ranks. Less than 100 white supremacists were found among 7,600 soldiers interviewed, but the discovery was nonetheless worrying.

The army said extremist groups tried to recruit soldiers outside military camps. Commanders at Fort Bragg found 21 soldiers with the 82nd Airborne Division who were active skinheads. All were either discharged or otherwise punished. The army now screens recruits more closely to keep out extremists and conducts courses to try to stamp out racism.

Burmeister had received a reprimand and counselling for his views, but still spoke openly about blowing up a synagogue, and kept pamphlets on Hitler in his room. Prosecutors produced photographs of him and others making the Nazi salute in front of a swastika flag.

Teenage spies will police US cigarette clampdown

FROM IAN BRODIE IN WASHINGTON

AMERICA will set up a nationwide network of teenage spies to enforce a sweeping government move against under-age smoking.

Under laws that came into force yesterday, anyone looking twentysomething or younger must show a photo identification, such as a driving licence, to prove they are 18 and so old enough to buy cigarettes. To ensure lawbreakers are caught, the Food and Drug Administration (FDA) in Washington is contracting with states to form undercover teams of an adult and a minor to run teenage sting operations.

The minor will go into shops and try to buy cigarettes within earshot of the adult. If cigarettes are sold without any demand for identification the shopowner will receive a warning letter saying that every subsequent breach will mean a fine of up to $250 (£154). If proof of age is demanded, the shopowner will be congratulated.

Anti-smoking spies will be launched in ten states this summer with a grant of $4 million and will eventually spread to all 50 states, said an FDA spokeswoman. It is not yet known how much they will be paid.

Their recruitment and the regulations are part of President Clinton's biggest government assault on tobacco in American history and his determination to deter youngsters from starting to smoke. Everyone under 27 will now be obliged to give proof of age before buying cigarettes, just as they have to show they are 21 or older to buy alcohol.

The measures have been greeted sourly in those states where tobacco is still the largest cash crop. Virginia and North Carolina have joined the tobacco industry in a lawsuit challenging all FDA tobacco regulations. Both states have agreed to enforce the rules — after initial hesitation.

James Gilmore, Virginia's Attorney-General, said the measure would be ignored. He was promptly put in his place by George Allen, the Governor, who called the regulations "valid federal laws". A chastised Mr Gilmore told retailers to demand identification "until the courts have ruled" on the requirement's legality.

State laws already forbid the selling of tobacco to those under 18, but figures show they are widely flouted. Minors buy $1.6 billion in tobacco annually and 75 per cent of teenage smokers say they have never been asked to show identification.

Shopowners predicted long queues as they check the credentials of people who together buy cigarettes 26 million times a day. The National Association of Convenience Stores advised a million shop assistants to tell irate customers they are just doing a job foisted on them by the Government.

But shopkeepers are getting the message. The new plan's author, David Kessler, who stepped down yesterday as FDA commissioner, was handed a notice at his corner shop reminding him to bring identification next time. He is 46 and balding.

☐ **Oakland:** A federal judge has dismissed a lawsuit filed by the City and County of San Francisco and ten other California counties against the tobacco industry, according to court papers made public on Thursday. But US District Judge D. Lowell Jensen ruled that plaintiffs' lawyers could file an amended complaint by March 31.

The tobacco industry hailed the ruling as a victory in its fight against lawsuits seeking to force cigarette companies to repay states and municipalities for smokers' health costs. It is believed to be the first ruling to dismiss totally a lawsuit of this type. *(Reuter)*

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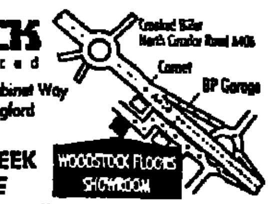

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Delhi budget seeks to build on reform and protect poor

FROM CHRISTOPHER THOMAS IN DELHI

A GROUND-BREAKING Indian budget was introduced in parliament yesterday to push forward the economic reform programme started six years ago.

It proposed substantial cuts in customs and excise duties and income tax. The budget represents a further shift away from the high-tax socialist principles that have dominated India's financial policies for the past half century.

But protection for the poor has been given priority. Subsidies on food and fertilisers are to be increased, with the overall public outlay on agriculture rising by 13 per cent. There will also be more spending on rural development programmes.

New policies to encourage exploration for oil and natural gas were announced, along with incentives to attract greater foreign investment — still a fraction of that in China, one of India's principal competitors.

It was the first budget by Palaniappan Chidambaram, the Finance Minister, after last year's inconclusive general election, which produced a fragile coalition administration. A 15-party steering committee representing all groups in the Government gave Mr Chidambaram a clear pre-budget brief to push forward the economic reforms without making the poor suffer.

The Congress Party was defeated last year largely because of the perception that its reform programme was "anti-poor". The committee said that the budget must not lead to higher fuel prices for transport and cooking.

Mr Chidambaram was left little scope to increase public investment in infrastructure, one of the primary brakes on economic expansion. Roads, electricity generation, telephones and water supplies are in a chronic condition in most areas. The minister announced a modest opening of the health and insurance sector to private companies. He told the Lok Sabha (lower house) that economic growth remained high — an average of 7 per cent a year over the past three years.

Bureaucratic obstacles to investing in India remain daunting, one of the reasons why foreign investment fell short of expectations.

Mr Chidambaram said that overseas investors could own 30 per cent of the shares of Indian companies, up from 24 per cent, in an attempt to attract more foreign money. The minister promised to modernise foreign exchange regulations — yet another brake on investment.

He announced a widening of the income tax net. The test for liability will be ownership of a telephone and a car, which are both relatively rare possessions in India.

☐ **Defence boost:** India raised military spending by 21 per cent to $10.2 billion (£6.3 billion) in the budget. The increase was $1.8 billion more than the previous year's allocation, but experts said that, in real terms, the increase would be eaten up by inflation and higher wages.

Mr Chidambaram promised to grant more funds for defence if necessary, but said he was holding back $1 billion to pay for higher military salaries recommended by a government panel. *(AFP)*

Power failure hits Bombay

Bombay: A widespread power failure plunged many areas of Bombay, India's commercial capital, into darkness late yesterday. "Bombay, Thane and two other adjoining districts of Maharashtra are totally in the dark," the state police headquarters said.

Trains ground to a halt all over the state. BSES, the company which supplies most of Bombay's power, said the failure came when two key power stations near Bombay "tripped".

Power failures are common in India because of the country's crumbling infrastructure. Investment needed to put matters right is estimated at almost £70 billion over ten years. *(Reuter)*

Asian earthquakes kill 180

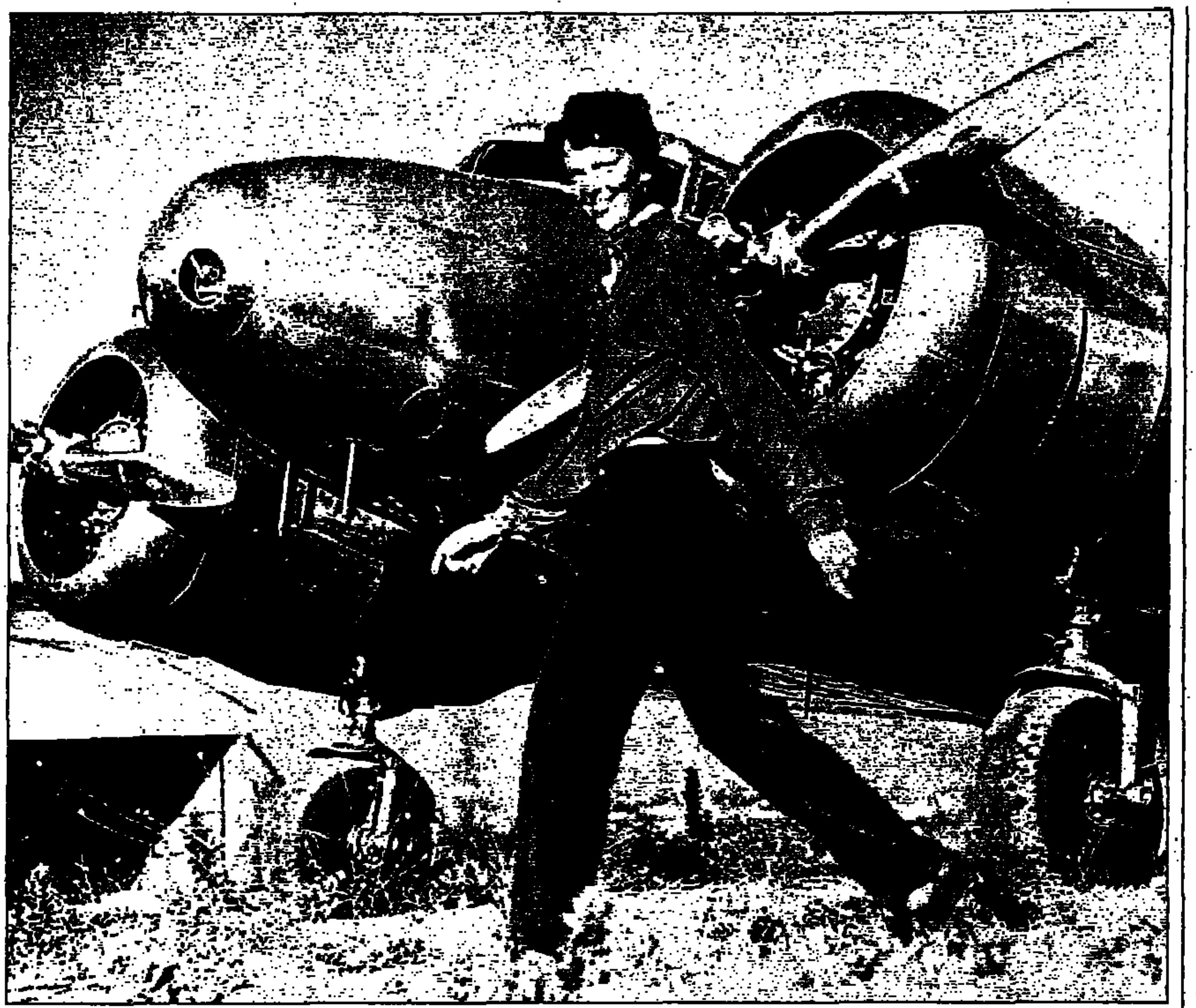
BY ZAHID HUSSAIN IN KARACHI AND OUR FOREIGN STAFF

AT LEAST 180 people were killed in a series of earthquakes which hit Pakistan and Iran yesterday. Many hundreds more were injured and rescuers said the toll in both countries was virtually certain to rise.

Pakistan's western province of Baluchistan was the first to be hit. An earthquake measuring 7.3 on the Richter scale killed more than 80 people, about 65 of them residents of a village buried in the mountainous district of Harnai, 125 miles southeast of Quetta, the provincial capital. Hundreds of houses were destroyed and all communications cut. Army troops were deployed to carry out rescue work.

Severe cold weather and difficult terrain hampered relief work and railway tracks and roads to Harnai were severely damaged. "We do not have any idea how many people are still missing," a district official said.

Hours later an earthquake rocked the Ardabil region of northwest Iran, killing at least 100 people and injuring 200. Tehran radio said that the quake measured 5.5 on the Richter scale. It caused devastation in 40 villages around Ardabil and in the regions of Nir and Sarein, all in Iranian Azerbaijan near the Caspian Sea, the radio added.



Amelia Earhart, the pioneering aviator, with her Lockheed Electra shortly before her last flight in March 1937

US woman to retrace Earhart flight

FROM QUENTIN LETTS
IN NEW YORK

AN AMERICAN pilot hopes to retrace the global circumnavigation flight of Amelia Earhart, following the prewar flyer's route and using the same type of aircraft in which she disappeared in 1937.

Linda Finch, 46, a nursing homes proprietor from San Antonio, Texas, hopes to take off in a restored Lockheed Electra on March 17 — the 60th anniversary of Earhart's departure from Oakland on her last adventure. Ms Finch found the rare aircraft two years ago in a Wisconsin hangar where it had been left to rot.

"It had wings off, no engines, no propellers," she said. "Everything had to be taken apart. Every nut, bolt and rivet has been replaced."

By using the same type of aircraft as Earhart, Ms Finch hopes to experience the same physical demands which faced the great pilot and which may have contributed to her demise. Ms Finch said that she regards her Electra as "a laboratory of the human spirit".

Linda Finch and an Earhart plane at the Smithsonian

Unlike Earhart, she will be followed by a support plane and will have superior navigational devices, not to mention a medley of navigators — Amelia Earhart had to make do with the flawed Fred Noonan. She plans 37 stops in 25 countries, including Pakistan, Thailand and Australia. After the trouble experienced recently by Steve Fossett, the American balloonist, Ms Finch will avoid Libya.

The creaking Electra, powered by two Pratt and Whitney propeller engines, cannot fly above 14,000ft and can manage little more than 150 mph and the trip is expected to take ten weeks. There is concern over the strength of the landing gear — which was innovative for its day — and the weight of the aircraft when fully laden with fuel (it will have more tanks than Earhart's plane).

Ms Finch has praised Earhart as "very feminine and very lovely", but added that she strongly believed women should not be so looked after that they learnt to limit themselves.

If she makes it as far as Howard Island — the sliver of land in the middle of the Pacific which Earhart, short of fuel, dogged by a bad radio and exhausted, failed to reach in 1937 — Ms Finch intends to drop a wreath before continuing towards the United States.

Power gap widens in North Korea

FROM ROBERT WHYMANT
IN TOKYO

NORTH KOREA'S official media yesterday reported the death of the country's Deputy Defence Minister six days after the demise of the Defence Minister, injecting new uncertainties into the impoverished Stalinist nation.

Kim Kwang Jin, 69, who reportedly died of an "incurable illness" on Thursday, was the leading candidate to succeed Choe Kwang, his superior, who died of a heart attack last Friday.

Mr Kim's death opens a new gap in a power structure that analysts think is in the throes of a major upheaval.

In little more than a fortnight, North Korea's de facto leader, Kim Jong Il, has lost four of his 25 most senior officials. Last Friday Kang Song San was replaced as Prime Minister, apparently for health reasons. His departure came after the defection on February 12 of Hwang Jang Yop, the country's chief ideologue, which exposed wavering loyalties in Kim Jong Il's inner circle.

At first sight the deaths in quick succession of the two most powerful military figures might appear suspicious. But analysts in Seoul and Tokyo say Kim Kwang Jin, not seen in public since January 3, had been ill for some time. However, questions linger about the earlier death of his superior.

☐ **Seoul:** South Korea's President, Kim Young Sam, began a sweeping administration reshuffle yesterday aimed at restoring political credibility badly damaged by a loans scandal. He replaced his chief secretary and three other top advisers responsible for political, economic and general affairs, a presidential spokesman said. A Cabinet reshuffle is expected early next week.

Separately, President Kim sacked the country's second-ranking intelligence officer. No reason was given, but opposition politicians have alleged that Kim Ki Sup, deputy chief of the Agency for National Security Planning, was close to the President's second son, Hyun Chul, who was banished from public life after being questioned, and cleared, over the loans scandal. *(Reuter)*

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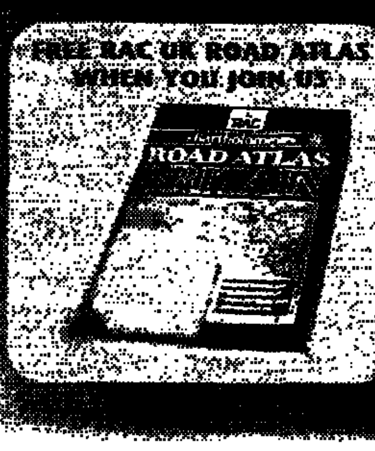

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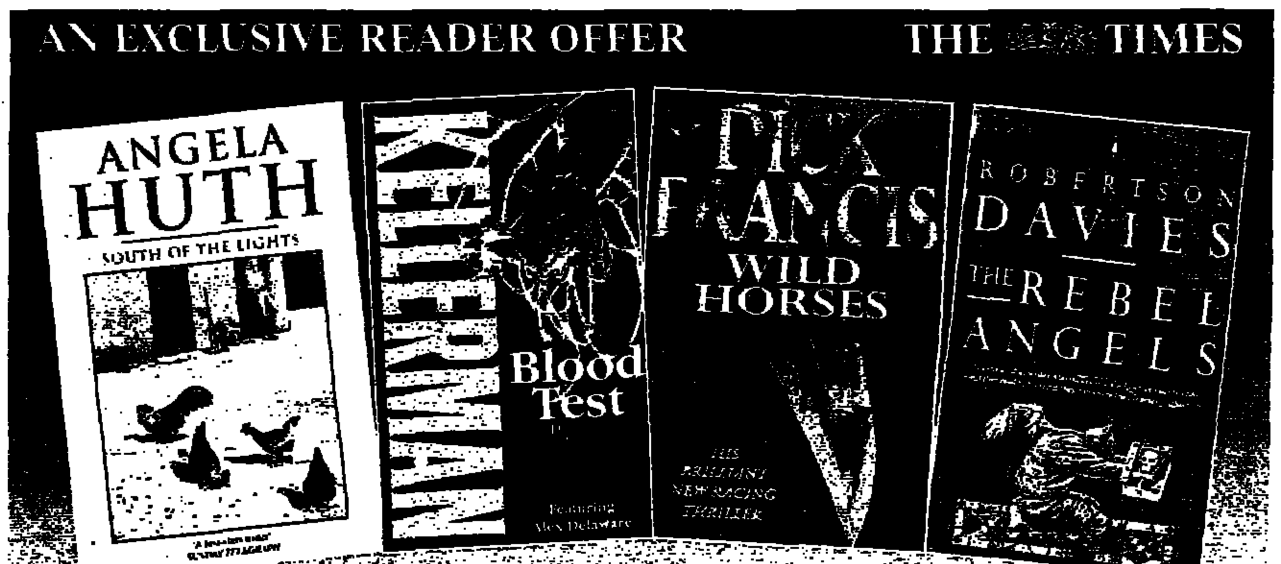

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CHANGING TIMES

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Grandmother defies terrorism's young supporters despite raids on her literary treasure house

Basque book-burners' victim

SAN SEBASTIAN FILE
by TUNKU VARADARAJAN

"FRANKLY, son, it gives me no pride to say this, but mine must be the most attacked bookshop in the Western world. By attacked, I mean precisely that ... stones, iron bars, paint, petrol bombs, the lot. They have even made a bonfire of my books. It's all so ugly."

Maria Teresa Castells is a grandmother with a rather large problem. Her bookshop, Lagun, in the heart of old San Sebastián, has been attacked precisely 22 times since early last year by young, hooded Basque radicals, who detest her for her outspoken opposition to terrorism in this troubled Spanish region.

At 61 and scarely over 5ft, she has an eclectic array on her shelves. Evidently a personal selection, she stocks everything from Spanish translations of Martin Amis to the *Communist Manifesto*, children's books and abstruse works on Basque orthography.

Earlier this year, youths smashed the shopfront, grabbed a pile of books and set fire to them on the pavement. Fearful onlookers did nothing to stop them.

"It is ironic," Señora Castells says, "but the books they burnt were on philosophy and textbooks on the Basque language." Her assistant, Rosa Mari Cuezva, shakes her head and makes the bitter point: "The last time they burnt books in Europe was *The Satanic Verses*. Before that were the Nazis."

The attackers also threw paint over the books inside. "But the ordinary people of San Sebastián, who have no truck with terrorism either, came to my aid," Señora Castells said. "They bought all the damaged books off me ... singed, burnt, covered in green paint. It was an act of simple solidarity with a bookshop and the written word."

Lagun, which means "friend" in Basque, is a liberal bookshop with a history of political conflict. Founded in 1968, it was frequently targeted by the murky right-wing paramilitary organisations which flourished under Franco. One of these, Cristo Rey — Christ, the King — made a habit of throwing petrol bombs at it. Señora Castells explains: "We used to stock a variety of banned books at the back of the shop, which we would sell to known customers. You know, Marx, Lenin, books by Pablo Neruda and the poet César Vallejo.

"We were also harassed by the Civil Guard because of our support for Basque autonomy. I even spent a month in prison for organising a signature campaign in protest against the execution by the Government of Eta prisoners. Now the dictatorship has gone and Spain has a democracy ... and I am attacked by Basque radicals for speaking out against Eta and the unbearable violence of the Basque country. It's an odd life."

Señora Castells says: "I am afraid, to tell you the truth. Very afraid. But I'm not going to give in to these threats." She wishes, however, that the police would do more to help her. "I have been attacked 22 times and there has not been a single arrest."

The Plaza de la Constitución, where the bookshop is located, is in the centre of a vast "no-go" area for the Ertzaintza, or autonomous Basque police force. At night young Basque radicals roam the streets and the police simply cede ground. "Many describe this part of town as Apache country," Señora Castells says. "But my bookshop is here, too. And I am not going anywhere."

Art museum shopping draws critics

THE new Guggenheim Museum in Bilbao, due to open its doors on October 3, has made its first, controversial purchases.

Touted as the "cultural flagship" of the Basque country, and designed by the American architect Frank Gehry, the museum has just bought the entire works of the German neo-expressionist Anselm Kiefer, whose paintings are considered unintelligible by many.

Writing recently in El Correo Español, the Bilbao daily, the critic Enrique Portocarrero had this to say: "The purchase of Kiefer's entire works was hasty. We don't yet know whether the painter will one day enjoy a place in Parnassus, or be exposed as no more than a commercial bluffer."

EL CORREO ESPAÑOL

María Teresa Castells at her bookshop in old San Sebastián

Berets head for oblivion

THE humble beret is on the verge of extinction in the Spanish Basque country, the land in which it was invented several centuries ago.

Unable to join the march of fashion, the distinctive headgear is scarcely worn by anyone under 60, raising fears that it could vanish — save for its use in folklore and fancy dress — within the next decade.

The *txapela*, or beret, was once the most powerful external symbol of Basque identity. Amaya Rodriguez Hernandorena, an Oxford-trained anthropologist in the regional Basque Government, remarks wistfully: "My grandfather would have felt quite naked without his beret on. For him, and for men like him, it was not just an article of clothing but also an article of faith."

But young Basques now regard the beret as deeply démodé. Dr Rodriguez explains: "They are like young people anywhere else. They prefer a baseball cap worn the wrong way round to a good Basque beret."

Che: "aroused jealousy of the Cuban leader"

Castro 'sent Che to his death'

By Tunku Varadarajan

ERNESTO "Che" Guevara, the middle-class idealist from Argentina who played a starring role in the Cuban Revolution, was sent deliberately to his death 30 years ago by a jealous Fidel Castro, according to a new book published in Madrid by a senior Cuban exile.

The controversial book, *Memorias de Un Soldado Cubano* (Memories of a Cuban Soldier), is by Dariel Alarcón, who was once Guevara's right-hand man. Better known as "Colonel Benigno", his nom de guerre. Señor Alarcón was at Guevara's side on October 8, 1967, when the latter was captured and killed by government troops in the Bolivian jungle.

The charismatic Guevara was the Rupert Brooke of the Left and given the romantic interest that his story has always aroused — his poster portrait was once a fixture in student bedsits worldwide — rumours have always flourished about the circumstances of his killing.

Although Señor Alarcón's thesis is not entirely new, this is the first time that a figure so close to the heart of Cuba's Revolution has directly held President Castro responsible for Che's death. Others have only accused the Cuban leader of negligence or callousness towards his partner-in-revolution.

Once a privileged member of Cuba's ruling elite, Señor Alarcón fled the country last year and now lives outside Paris. In his book he claims that Señor Castro was intensely jealous of Guevara from pre-revolutionary days, when both men roamed the Cuban mountains together.

In 1967, the year of his death, Guevara went to Bolivia with a small band of men, the aim being to link up with local guerrillas there and lead a revolt in the region of Santa Cruz. According to Señor Alarcón, however, Señor Castro never really meant the plan to succeed and he ensured that the Bolivian guerrilla leaders were summoned to Havana at precisely the same time, leaving Guevara and his men friendless in alien terrain.

"Che was sent to his death deliberately," Señor Alarcón says. "Castro coldly exposed him, and the rest of us, to annihilation. Yet so committed was [Che] to the cause that he did not tell any of us what Castro had done, lest our morale be affected."

Record French jobless

Paris: French unemployment rose by 18,100 in January, boosting the rate to a record 12.7 per cent, the Labour Ministry said yesterday.

The number of people registered as out of work rose 0.6 per cent to 3,099,800 after dipping slightly the month before. But there was some relief for the under 25s: the number of men seeking jobs fell 1.5 per cent, and the number of women by 0.7 per cent. *(Reuter)*

Campuses hit by unrest

Johannesburg: Fresh student unrest over planned subsidy cuts has forced the closure of several South African campuses amid accusations that the African National Congress has reneged on election pledges. Student militants are behind the demonstrations. The worst violence was at the University of the North, where three policemen were injured.

Bougainville peace plan

Sydney: Papua New Guinea has a new peace plan for Bougainville island, scene of a nine-year conflict, as diplomatic pressure grows against its use of mercenaries to train troops to fight secessionist rebels. A Minister said the Government recognised "peace cannot be imposed". *(Reuter)*

Thais deport Karen exiles

Geneva: Thailand is transporting thousands of Karen refugees who fled fighting in neighbouring Burma back across the border, the UN High Commissioner for Refugees said. Nearly 15,000 refugees fled to Thailand after a recent Burmese army offensive aimed at wiping out the Karen guerrilla army. *(AP)*

Sydney store bomb alert

Sydney: Twelve people were taken to hospital and 500 moved out of a supermarket at Bondi Junction after an unexploded liquid chlorine bomb — the second to be found at a Sydney supermarket this week — gave off toxic fumes. Fire officers said the device would eventually have blown up if left alone. *(Reuter)*

Law stamps on ex-Premier

Perth: Brian Burke, 50, Western Australia's state Premier from 1983 to 1988 and his country's former Ambassador to Ireland and the Vatican, was jailed for three years for stealing more than A$120,000 (£56,000) in political donations in 1984-85 to amass a personal stamp collection. *(Reuter)*

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■ MUSIC

Judith Weir is among the British composers showcased by the adventurous Nash Ensemble

■ DANCE

La Sylphide* goes tartan: Adventures in Motion Pictures revives Matthew Bourne's *Highland Fling

THE TIMES

ARTS

■ WHAT'S ON

All the top shows of the week — from a British tour by the Lemonheads . . .

■ WHAT'S ON

. . . to Richard Deacon's latest installations — are listed today in *The Times Directory*

Moderns get a hearing

CONCERTS

TODAY'S audiences know much less modern music than their counterparts did a hundred years ago, when the repertory was a largely 19th-century one enriched by a few old masters like Bach. Mozart and Handel. We are now better versed in early music, but at the expense of the brilliantly diverse — and sometimes baffling — music of our time. With *fin de siècle* urgency, things are being done to alter the balance: two London concerts on consecutive nights this week celebrated only 20th-century works.

The big pre-millennium party is BBC Radio 3's *Sounding the Century* project, and under its auspices **Richard Bernas** and his **Music Projects/ London** brought a fascinating programme to St John's, Smith Square, crafted round a number of themes including Italian music. Dallapiccola's early (1943) *Six Songs of Alcaeus* proved a highlight: fittingly for a tribute to Webern, everything in this music grows out of a kernel, but beautiful threads of melody also run through the six serene settings of ancient Greek poetry. The soprano Lucy Shelton sang them lovingly.

Also rewarding were Bruno Maderna's short *Dialodia* for intertwining flute and violin, and Franco Donatoni's sophisticated *Tema*, variations which require virtuosity and received it from Bernas and his players. Much less rarefied was the maverick Giacinto Scelsi's *Yamaon*, interesting for the first minute or two, but then wearisome as the bass (Nicholas Isherwood) sang in an invented language.

Schoenberg was represented by his seldom-played *Herzgewächse*, a mysterious Maeterlinck setting for soprano and three normally decorative instruments, the harmonium, celesta and harp. Shelton again sang long lines. Simon Holt's *Lilith* is an effective chamber tone poem evoking the serpent said to have been Adam's first wife.

The following evening's **Nash Ensemble** concert was an all-British affair. Its only disappointment was the concert suite drawn from Britten's 1939 radio music for *The Sword in the Stone* — Arthurian tales which somehow inspired the composer to parody a number of sources, including Wagner. Players and conductor **Thomas Adès** made light of it, but the score is best forgotten. The "Myths, Magic and Enchantment" theme that ran through the programme was better represented by John Casken's *Infanta Marina* and Judith Weir's *Distance and Enchantment*. Casken's piece, full of dusky timbres, sets a lonely cor anglais against two groups of instruments to dwell on the daughter of Pericles. The Weir, for piano and string trio, is a haunting meditation on two songs from Ireland and Scotland.

A new talent was confirmed in the premiere of *Undertow* by John Cooney (born 1967). This nine-minute score is a flickering, kaleidoscopic flux of tightly organised material. Meirion Bowen's arrangement of Tippett in *The Tempest Suite* condenses into 30 minutes much of the genius of Britain's composer emeritus, and drew together effectively all the threads of this Purcell Room evening.

JOHN ALLISON

Kilt heroes are go

DANCE

Highland Fling
Place Theatre

Adventures in Motion Pictures has moved up a notch or two since we first saw *Highland Fling*. Three years ago Matthew Bourne's lively troupe was one of the bright hopes of the contemporary dance scene, a small but important player on stages throughout Britain. Today, thanks to the wild success of Bourne's *Swan Lake*, the world beckons.

After a 21-week run in the West End, *Swan Lake* is headed for Los Angeles in April; plans for 1998 include seasons in New York, Sydney and Tokyo. And such is the lure of Bourne and his company that they have even enticed Adam Cooper, their gender-bending swan, to pack in his Covent Garden job to join them on their travels.

But before heading off, they paused this week to remember more modest days at London's Place Theatre. As part of its annual Spring Loaded festival, the venue is welcoming AMP back just as the company celebrates its tenth anniversary.

So here again is *Highland Fling*, Bourne's comic revisionist take on the great 19th-century Romantic ballet *La Sylphide*, delightfully performed by a terrific AMP cast. The twee sensibilities of Bournonville's 1836 production cry out for parody, and Bourne duly obliges — the opening scene is set in the graffiti-daubed toilet at the Highland Horse Social Club Disco.

James is still Scottish, but he is now an unemployed welder in 1990s Britain, living a miserable, drug-dependent existence in a Glasgow council flat. Like his more noble antecedent, our kilted hero (a fine performance by Neil Penlington) is lured to his doom by a supernatural creature. But Bourne's Sylph is no ethereal vision of beauty: instead (played by a deranged-looking Jacqueline Anderson) she is a macabre, Hammer Horror vampire with wings who comes to James in a chemically inspired hallucination. And when he races off on his wedding day to pursue her, he finds himself not in some enchanted forest, but on an urban wasteground, with tower blocks twinkling on the horizon.

The witty designs are equally up to the minute. Lez Brotherston's extravagant tartan theme is picked out in everything from wallpaper to women's leggings, and he captures the scruffy, desolate landscape of so many contemporary lives without compromising the production's cheeky charms.

The choreography, particularly in Act I, comes down too heavily in favour of mime at the expense of movement, and one could ask for a greater emotional articulation in the scenes between James and the Sylph. But Bourne does turn a wonderful satiric phrase, and his theatrical instincts are unerringly astute, knowing just the right moment to draw blood.

Best of all, though, is the sheer idea of the thing. For behind Bourne's wicked giggles, his choreographic smirks and his two fingers in the face of a much-loved ballet, there lies a darkly romantic heart. The journey from Bournonville to Bourne is not so very far after all.

DEBRA CRAINE

DEE CONWAY

Adventures in Motion Pictures warm up for America with a new look at *Highland Fling*

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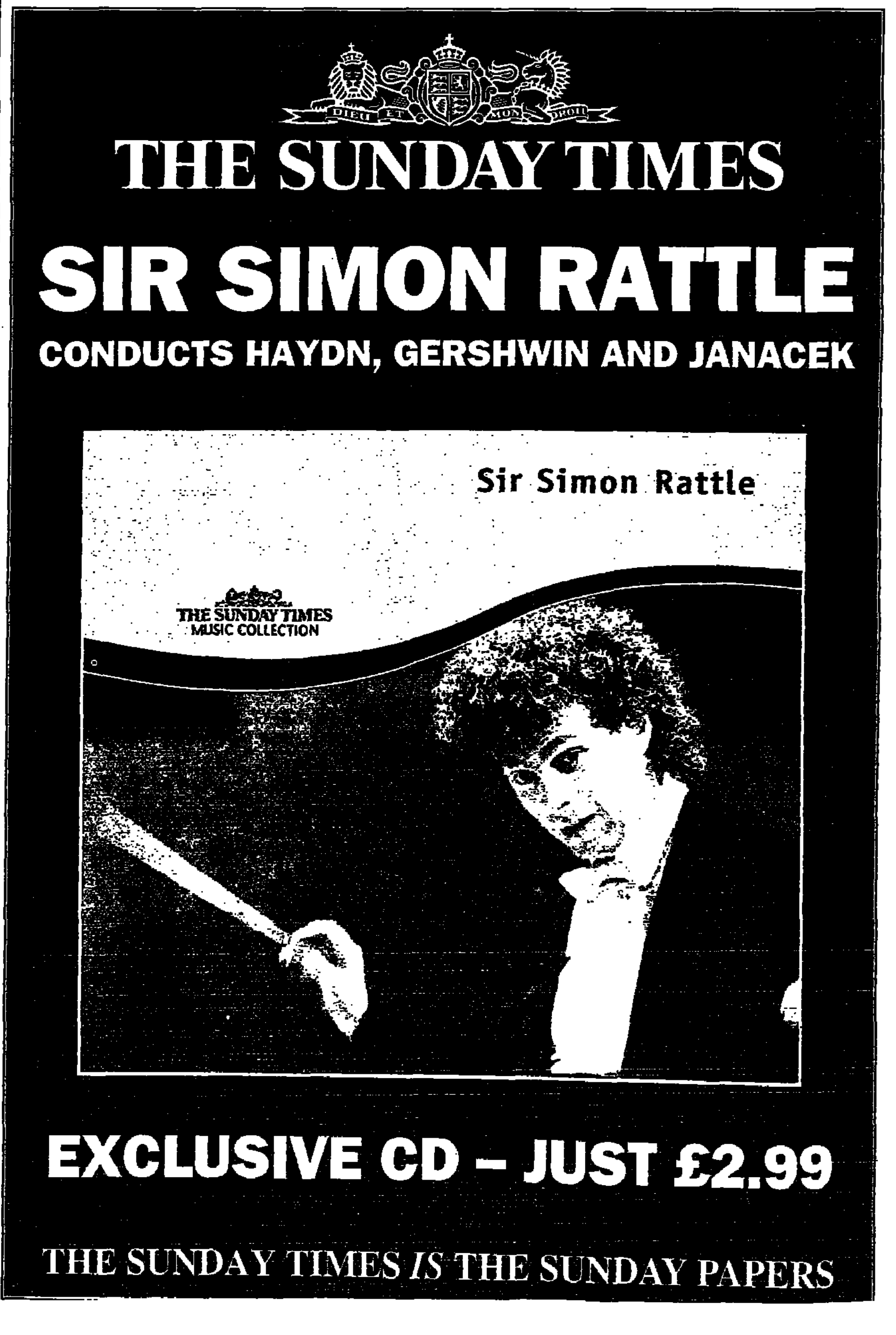

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■ OPINION

At last the sublimity of the suburban semi receives its official recognition

■ THEATRE

In Stratford the RSC boldly resuscitates Tennessee Williams's rarely seen *Camino Real*

THE TIMES
ARTS

■ POP

The Fall head the bill as guitar bands with attitude pay tribute to a rock critic

■ ON MONDAY

Making *The English Patient*: the story behind the film that seems set to sweep the Oscars

Don't throw away that garden gnome

WEEK IN THE ARTS

RICHARD MORRISON

Is there anything in this world — animal, vegetable or mineral — that Britain hasn't set up a museum to preserve? A few years ago I wrote, *admittedly in a light* vein, about the Fakenham Museum of Gas and Local History, and promptly received several letters of eloquent rage from distressed burghers of that fair Norfolk town, where they do tend to take their gas and local history seriously.

Fair enough. Gas is a big subject. But Britain also has *museums of barrel-organs*, cheese, witches, gloves, dentistry, defunct regiments, trams, beer, slate, Sooty and the Venerable Bede. We have shipwreck centres, farmyard heritage sites, lovingly restored mines and authentic torture chambers. We employ *serious people to* display Regency spoons. Even rock music has its curators now.

If they ever start a Museum of Silly Statistics (and they will) it must include the fact that if you saw two museums a day you *would take nearly four years* to visit every British museum. Once we were a nation of shopkeepers. Now we are just keepers. We can't let anything go. No aspect of our past is so trivial, grisly or plain boring that some nostalgic anorak won't slap a preservation order on it. How apt that it is British boffins who have invented cloning. Now we can replicate even *ourselves* as *we were in our own heyday. The* ideal gift for heritage freaks! Incidentally, is there a Museum of Mad Scientists — or are they all still out there?

Mummified Britain may seem a bit creepy. If we are obsessed with *the past, the argument goes*, we might become fatally disengaged from the present. But in a way I find it rather reassuring. A nation that supports 2,500 museums — and sends 74 million visitors through them each year — is not a *nation sliding into gormlessness*.

In any case, museums today are far from the dusty storerooms of dread childhood memory. Quite the opposite. The buzzwords now are "interactive" and "hands on". You barely get inside before some bubbly guide bounds up and invites you to try your hand at Viking dominoes or Saxon jute-weaving. It's all a bit exhausting, *actually. Even the world's greatest* bagpipe museum, in Morpeth, now proudly boasts "an infra-red sound system that allows each visitor, including the deaf, a unique musical experience". You bet it does. I would only query the *word "musical"*.

These days, the ethos of museums has swung round to what might grandly be called the Tolstoy theory of history: the belief that the tide of affairs is turned as much by the lives of ordinary *people as by rulers. And nothing* better symbolises the current vogue for "people's history" than an announcement last week — tucked away among the £137 million that Lord Rothschild hand*ed out to museums* from the Heritage Lottery Fund — that Britain will soon get its first museum of suburbia.

Well, it's not actually called that. Opening in 1999 on Middlesex University's campus, and funded with £1.6 million of lottery money, it will be titled the Museum of Domestic Architecture and Design. But a riotous celebration of *suburban life* — red in tooth and garden gnome — it will surely be.

With 40,000 wallpaper designs already in storage, plus many other artefacts of semi-detached life, it will have what the Heritage Lottery Fund describes as "a *unique relevance to North London* middle class domestic taste of the period 1880-1963". Hey, not so much of the "1880-1963" bit, if you don't mind. Some of us still live with that wallpaper.

Doubtless the sophisticates will *deride a museum glorifying the* decor lurking behind the mock-Tudor façades of middle England. Flying ducks, double-glazing, hanging baskets, crazy paving, plastic log fires, potting sheds, doorbells that play tunes: all this is grist to the mill of metropolitan mockery. *English* Heritage even took a woman to the High Court last year for putting the "wrong" *front* door on her own cottage. The fascists lost that case, thank goodness. But the zeal of those who think they know best about somebody else's home is alarming.

The fact is that suburban *Britain is a triumph of self*-expression over imposed conformity. Four million homes were flung up in Britain between the wars, most of them near-identical semis. Yet when you walk round the avenues and crescents *today the impression is certainly* not one of dull uniformity. People have flaunted their right to be different, *and often done it with flair.* Their taste may not be your taste, but you have to cheer this vigorous assertion of individuality.

Of course, suburb-love can be overdone. To anyone who has lived near that filthy stream by the North Circular Road, John Betjeman's lines — "Gentle Brent, I used to know you, Wandering *Wembley-wards at will*" — will seem like poetic whimsy of the most irritating kind.

But if we must start up Britain's 2,501st museum, there are worse things to study than Suburban Man, Woman and Patio. Incidentally, if the new museum's curators want to bid for a Bakelite wall clock (batteries not included), an *MFI wardrobe (door fell off last* year), a genuine Persian rug (made in Taiwan) and several priceless Impressionist paintings (in the much-admired Athena Posters edition of 1983), I suggest that they get Lord Rothschild to pop a cheque in *the post to me quickly.* I've had offers from America, you know.

Looking-glass menagerie

THEATRE: **Benedict Nightingale** in Stratford for Tennessee Williams's revived *Camino Real*

DONALD COOPER

"Williams's protest against the prejudice and brutality he spent his life eluding": Peter Egan, Leslie Phillips and Susannah York in *Camino Real*

This was Tennessee Williams's *first* failure. He watched out-of-town audiences, in his words, "stamping out with little regard for those they had to crawl over, almost as if the building had caught fire". When the play reached Broadway in 1953 most reviews were poor, and when it moved to London they were no better. What makes the Royal Shakespeare Company think that the audiences of 1997 will be more enthusiastic?

Well, we are friendlier to surreal, symbolic work, and at *this late date can scarcely* bridle at Williams's rejection of the realism of *The Glass Menagerie* and *A Streetcar Named Desire*. Perhaps we should welcome a piece which he said came largely from his subconscious. If Shakespeare had penned a dream play in which Hamlets, witches and Lears wandered about a celestial Stratford opining about life and death, I don't think we would wish it shredded; and the Quixote, Casanova, Byron and Marguerite Gautier who venture into the ontological dump Williams calls *Camino Real* all represent aspects of himself.

That said, I must confess that respect for Williams, a good cast and Steven Pimlott's energetic direction were not *enough to reconcile me to a* genre I find uncongenial at the best of times. The trouble with dream plays is that they tend to lack momentum, tension, strong characterisation, dramatic conflict, and other *things appealing to my unre*constructed self. People are forever spouting sagacities *that would mean much more* if they emerged from event and experience: "Humanity is just a work in progress"; "Humankind cannot bear very much reality" — that sort of stuff.

Indeed, it hardly matters which character is talking about guinea pigs or plagiarising T.S. Eliot. It might be Peter Egan's woebegone Casanova, who yearns to discover romance. It might be Susannah York's passionate Marguerite, who longs for escape from reality, or Jeffrey Wickham's Quixote, who *preaches tolerance and endur*ance, or Colin Hurley's Byron, who feels his love of freedom has been compromised by louche living, or David Collings's Baron de Charlus, with his fatal weakness for rough trade, or even Darrell D'Silva as an all-American dupe called Kilroy, who ends *up selling his heart to a* pawnbroker. They all embody the hopes and fears Williams expressed through character and plot in more vital plays.

Still, one aspect of the play comes across forcefully. The *muddle* of rotten concrete, art-deco elegance, sleazy dives and dirty galleries that constitutes Yolanda Sonnabend's vivid set is the world, the Americas, but also the USA. Goons suppress those who dare breathe such subversive words as "brother". Sinister street-cleaners arrive in gas*masks and green gowns to* clear the corpses of the have-nots. The haves, mainly represented here by Leslie Phillips's smug hotelier, are accused of destroying "America's son".

When the play originally appeared, the McCarthyites attacked it as anti-American, and maybe it was. It was Williams's protest against the prejudice and brutality he spent his life eluding and his art confronting. That struggle resonates still.

Hearing it for a good guy

POP CONCERTS

THERE are probably not many people, and even fewer music journalists, for whom Mark E. Smith would willingly play a benefit gig, *Ann Scanlon writes*. But Leo Finlay, who died at the age of 32 last December, was a cut above the average rock jour*nalist — he was a one-off*, a sharp-witted, warm-hearted lover of life and music.

As a writer for *Sounds*, *Select*, *Rocks* and *Volume*, and in his long-standing A&R capacity at *Music Week*, Fin*lay helped to kickstart the* careers of hundreds of bands, including Blur, Therapy? and the Divine Comedy.

The four bands on the bill at the Astoria 2 reflected Finlay's lifelong enthusiasm for guitar *bands with attitude*. **Travis** were his latest favourites and they lived up to this honour by playing a passionate, varied set. In a faster, more metallic vein came **Ash**, about whom Finlay had written early on in *their career*.

As an eternal champion of the underdog, Finlay would have been pleased by the high billing given to **Formula One**, an unsigned five-piece, who played quirky, synth-laden pop. And then finally came **The Fall**, Finlay's favourite band, fronted by Mark E. Smith, the man he regarded as *the only true pop star*. As caustic as ever, Smith managed to provoke the most serious outbreak of dancing in the evening, particularly during *Hip Priests*.

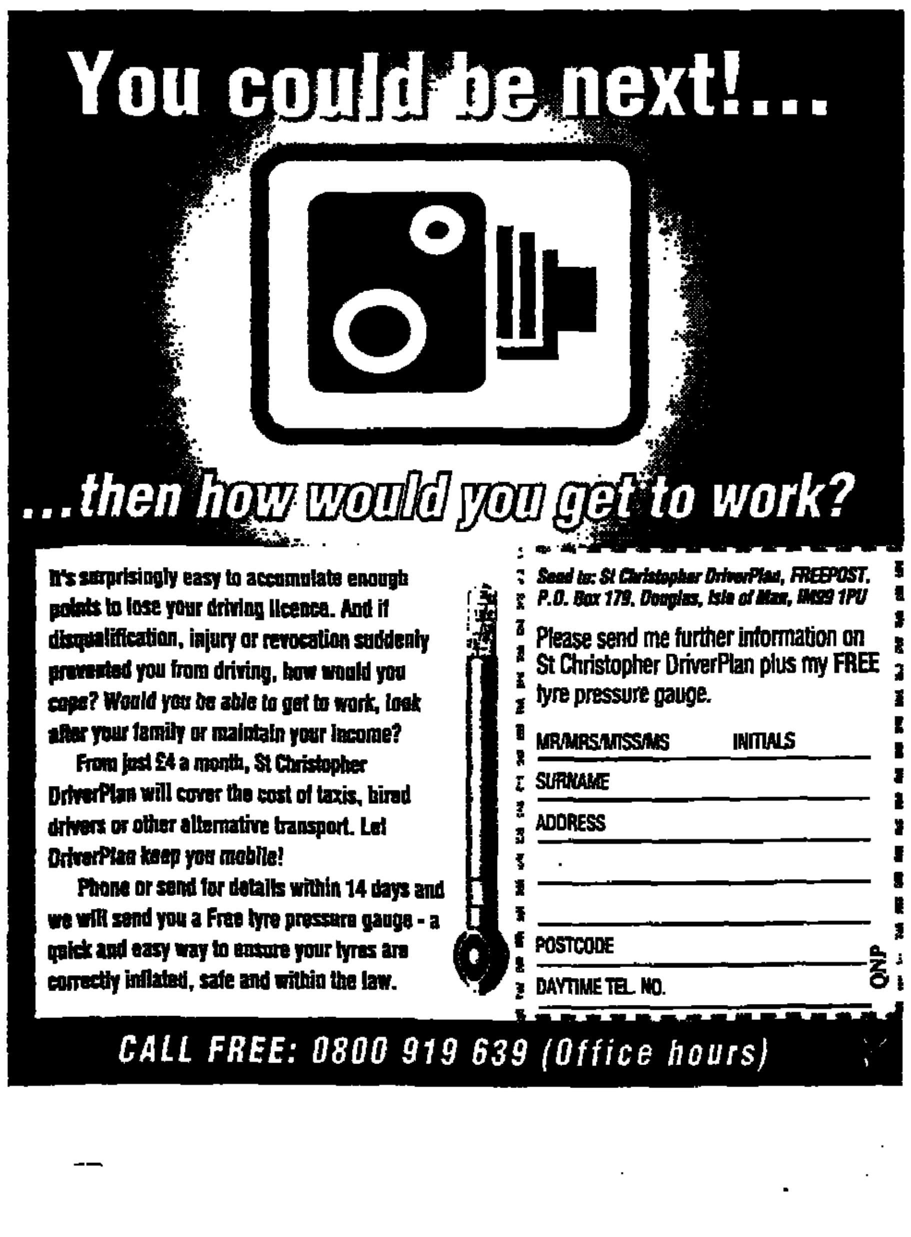
GEORGE MICHAEL *may* beg to differ, but this was not a vintage year for the Best Male Solo Artist category he won at this week's Brit Awards, *Paul Sexton writes*. The nomination of Sting and Tricky for albums *widely held to be ho-hum* suggests a vacancy for an arresting new domestic solo talent to surface in time for next year's gong show.

Which may be where Howard New comes in, although *the jury* will *not* be *sitting in* his case for a while yet. The early evidence includes two plausible singles, *Battlefield* and *Demolition Girl*, and more than a few appreciative murmurs when he opened for *Tina* Turner in the arenas of Britain and Europe last autumn.

So this was a Borderline appearance in more ways than one. But the Warrington-born singer nevertheless in*fused his performance* with a big spoonful of northern soul and a pugnacious strut born of his teenage boxing years.

He has a weakness for power ballads in the style we used to call adult-orientated rock, with some of the unfashionable echoes that implies. His own *Learning to Fly* is a *portentous love song, the sort* that seems to demand big hair and animated axe solos. *Pearldiving* was less ardent, with his guitarist lending vocal support to a more ingenuous and likeable piece.

His interpretative powers reached from Nick Cave's *Straight to You*, his next *single, to his first*, Nick Lowe and Paul Carrack's *Battlefield* — a song by two old boys given fresh legs by a New one.



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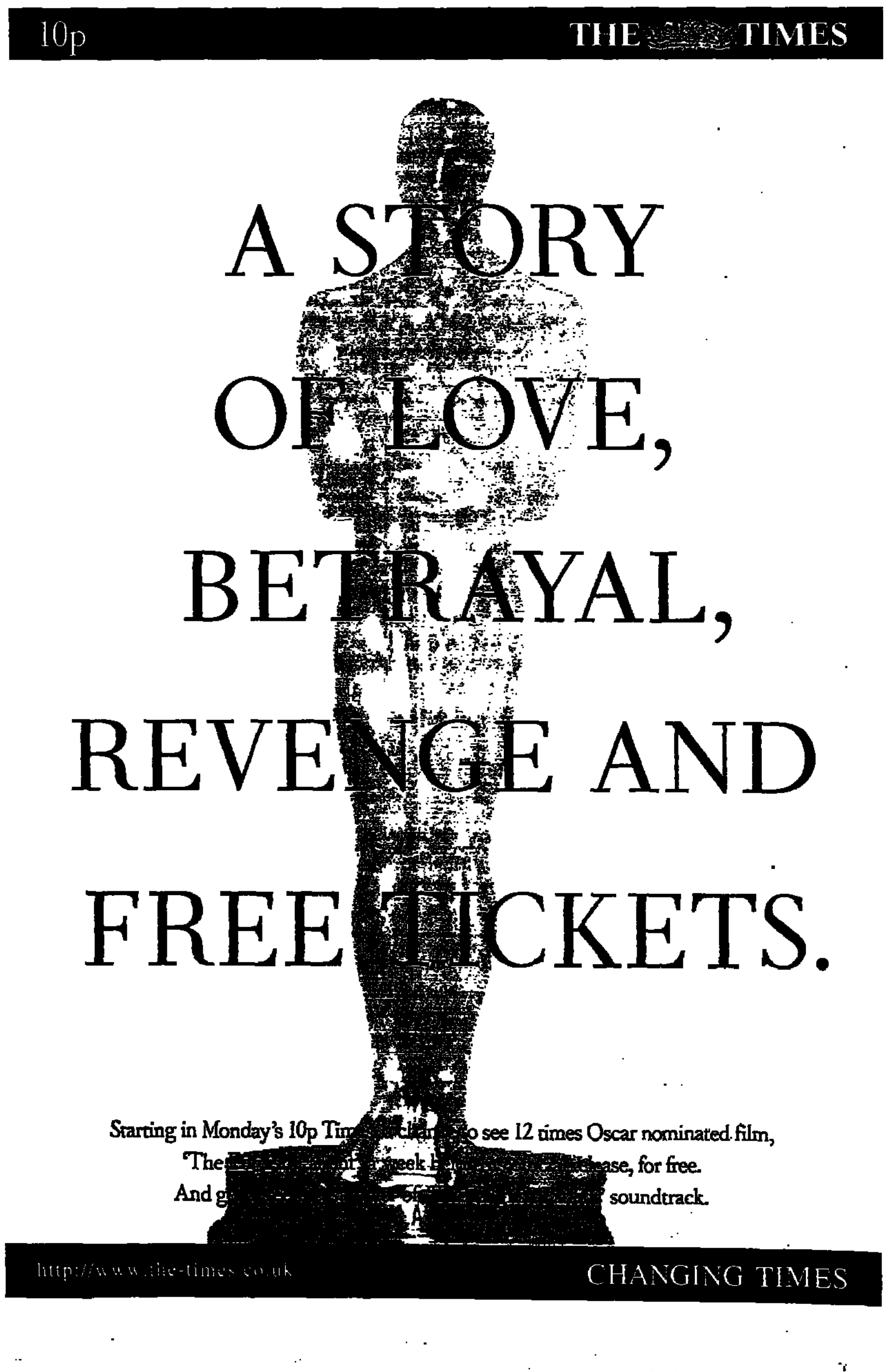

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Europe's pensions time bomb

The cost of retirement could ruin the Continent, says **Tim Congdon**

Europe has a problem with its pensions. In most countries the burden of state pension expenditure has increased, is increasing and ought to be diminished.

The causes of the problem are easy to explain. People are living longer than ever before. The State, or at any rate a social security fund which is the agent of the State, is responsible for paying pensions to its citizens in old age. As the demographic balance changes in the next century, with a higher ratio of old people to the population of working age, the cost of this commitment will rise. Since state pensions are "unfunded" (not matched by a pool of assets), taxes and social security contributions will have to increase.

The interaction between the large implied increases in taxation and economies growth potential is vicious. As taxes rise to cover the higher cost of pensions, the incentives for people of working age to remain in full time employment weaken. But, if the number of people at work declines, the tax burden on those workers who stay in a job must necessarily rise again. The risk is of a dangerous spiral of rising taxes, which cut labour force participation, which raises the tax rate for the average worker and which again cuts labour force participation.

Even worse, demographic trends will lead to a drop in the number of people of working age in some European countries over the next 25 years. So, if the proportion of the working-age population in employment also goes down, the number of people at work must fall. Unless output per head increases sharply, national output may stop growing or even decline. Once more, nations' ability to pay the taxes required to cover the pension burden is undermined.

The rising levels of debt will lead to higher taxes

While this diagnosis of the pension problem is familiar, there is still much debate about the right prescription. One option is to stimulate the development of funded pensions, where people have a pool of assets, which generates interest, profits and rents to pay their pensions. Britain is lucky in having Europe's largest pool of pension assets (68 per cent of GDP in 1994, compared to Germany's 6 per cent) to cover the liabilities of well-established and fully funded corporate pension schemes. Though many observers regard this as the ideal outcome, it would take many years before a sufficiently large asset pool could be created in most continental European countries. Also relevant here are tax arrangements, which in most countries will need to be changed to make pension funding an option attractive to the private sector. There is a real danger that European monetary union will lead to fiscal harmonisation, and to British taxpayers subsidising our partners' unfunded schemes.

Italy has one of the worst problems in Europe. In his pamphlet, *Mounting Debts: the coming European pension crisis*, Gabriel Stein suggests that pension costs will rise as a share of Italian output from slightly above 15 per cent today to over 25 per cent by 2030. But the Italian people have little incentive to develop funded pensions, because they at present have a tax exemption on interest on government debt. They prefer to accumulate holdings of government debt instead of diversified asset pools on the British pattern. It is difficult to see how these tax arrangements can be changed without a traumatic and possibly counter-productive shock to savers' expectations.

Could the pension crisis lead to an economic horror story? Could the adverse effect of rising taxes on incentives to work and save stop economic growth in Europe, and create societies where most people are dependent on the State, because they are being paid old age pensions or some other kind of social security benefit?

There are at least two reasons for thinking that the fiscal crisis of the modern European State is worse than Mr Stein has argued. First, he focuses exclusively on pensions, whereas in fact this crisis relates to public expenditure as a whole. In particular, medical costs for the elderly are much higher than for the young and middle-aged. As the proportion of old people to the total population rises, the ratio of medical expenditure to national output will increase. With the State responsible for the bulk of medical expenditure, here is another influence certain to drive up tax rates, and so to discourage work, effort and savings.

Secondly, the extra expenditure on pensions and health might be manageable if Europe's nations had an immaculate record in controlling budget deficits and public debts. In that event, they could borrow at low interest rates, and perhaps try to postpone tax increases and the consequent destruction of incentives. Unhappily, over the past 25 years, public debt has increased faster than national output across Europe. The countries with the heaviest burden of unfunded pensions are sometimes — as in the Italian and Belgian cases — also the countries with the worst records of controlling their deficits and debts.

As a result, the level of real interest rates is higher than in the 1950s and 1960s. In most countries it is above the economic growth. A standard proposition in macroeconomics is that in these circumstances, public debt will rise indefinitely relative to national output unless governments run substantial surpluses of tax revenues over their non-interest expenditure.

Of course, the climb in pension and health expenditure makes it more painful to achieve such surpluses. But the longer Europe's governments postpone the action needed to halt the growth of debt, the worse their eventual dilemma. As the level of debt — and so the size of debt interest charges — rises compared with national income, the higher taxes must go to stabilise the public finances. Short-term fiscal kindness may lead to long-term financial disintegration.

Benjamin Franklin in the 18th century said that nothing is more certain than death and taxes. In the 21st century nothing will be more certain than a gradual ageing of Europe's populations, as the elderly becomes a relatively larger group, and a substantial increase in pension costs. Given that the strain of additional pension payments will be superimposed on large increases in meical expenditure and interest charges on public debt, the long-term prospects for European economic growth are poor and worsening.

Indeed, a case can be argued that Europe's growth prospect is worse now than at any time since the start of the industrial revolution. If Europe's governments cannot solve the problem of unfunded pensions, they will not be able to control their larger fiscal difficulties or to prevent rises in taxation which will wreck their economies.

Professor Tim Congdon is one of the Chancellor's economic advisers. Mounting Debts: the coming European pension crisis, *by Gabriel Stein, is published this week by Politeia.*

Margot Norman on the impact of Labour's proposed abolition of the assisted places scheme

Give our children a chance, Mr Blair

In proposing to abolish the assisted places scheme, Tony Blair and David Blunkett have got it wrong. Thousands of low-income parents did not know their children had the chance of a free private education until Labour promised to take that chance away.

Labour no longer claims that the money saved by phasing out the scheme would pay for a nationwide reduction in primary school class sizes to 30 or below: an independent assessment now says the shortfall would be at least £250 million. But until recently there were still some grounds for viewing the scheme as a cosy subsidy for those in the know. The Government was culpably negligent in failing to publicise the scheme. Last October, though, everyone claiming child benefit was given an explanatory leaflet. Combined with media controversy over Labour's abolition plans, this has led to a simultaneous awakening and dashing of expectations.

The State now pays for 38,000 young scholars, due to rise to 60,000 under present forecasts. How many schools are there like St Stephens, a kaleidoscopically multi-ethnic primary school opposite a big council estate in the borough of Westminster, producing their first ever crop of assisted place hopefuls this year? The children are lucky with their headmistress, Brenda Morrison, who says: "Parents have a right to this, it's one of the choices on offer, and it's my job to help them through the rather daunting process." But many other state school heads remain so ideologically opposed to the scheme that they refuse to send reports to the receiving schools.

Marion Gibbs, headmistress of James Allen's school for girls in Dulwich, is saddened by the air of last-chance desperation among this year's applicants, several of whom are under-age. Dulwich's catchment area includes south London's lowest-achieving but also most expensive-to-run comprehensives. (The average assisted place costs the taxpayer £3,700, compared with nearly £4,500 in a state school where, as one anxious Muslim parent put it, the likely outcome for her daughter was not university but "prison, pregnancy, hospital or the dole".) James Allen's has a reputation at Oxford for producing very bright undergraduates from the ethnic minorities, their talents fostered by assisted places.

The scheme's likely demise under Labour would simply be "sad", according to Jean Scott, headmistress of South Hampstead High School, flagship of the Girls' Public Day School Trust. Some 3,500 children have assisted places at the Trust's 26 schools, nearly 10 per cent of the total. As a Scot, she is exasperated by the way the debate has been dominated by outdated English preoccupations with social class. What unites the Trust's assisted place holders, a third of whom have no father at home, is not class but ability, lack of cash and the scarcity of good state girls' schools. This is particularly so in London: South Hampstead's chief state competitor, Henrietta Barnett, has 850 applicants for 93 places: harder to get into than Cambridge.

For 125 years the non-profitmaking Trust has kept faith with its mission to offer bright city girls a good education regardless of their backgrounds, by means of low fees and state scholarship schemes for 20 to 25 per cent of its pupils. Former direct-grant schools like these, and the many grammar schools that reluctantly went independent 20 years ago rather than go comprehensive, will now become the preserve of those with money.

New Labour, supported by the Liberal Democrats, seems determined to destroy the only bridge that exists between the state and private sectors, though Mr Blunkett has talked of accepting private schools as partners. Moreover, league tables, which Labour now accepts, have polarised state schools as never before, with the good ones oversubscribed and the bad ones shunned by the well-motivated parents who would have sent their children there until the awful truth about their exam results became plain.

Money, class, and education in this country no longer mesh as they did when Labour was last in power. The majority of parents at private schools were themselves educated in state schools. It makes no sense to risk this national pool of brainpower, while fostering other talents with state scholarships for specialist schools of music and dance, and adding new ones for sport.

Taxpayers have been funding places in private schools for over 400 years. A Labour government invented the direct grant scheme, and another expanded it in 1946. The old urban grammar and direct grant schools are still the core of the scheme. Several continental countries and even egalitarian Australia have similar meritocratic initiatives.

By all means, reform the scheme, Mr Blair: tighten the rules, set the Inland Revenue on wealthy parents who cheat, and ditch grand schools like Charterhouse that charge three times the average for sixth-formers. Sit down with local authorities and heads to target assisted places on gaps in state provision. But many parents will not forgive you if you just throw it away.

Dr Sacks's road to Salem

The Chief Rabbi's arguments undermine mature democracy.

Simon Jenkins

"You are all aware," says Salem's Reverend Parris, "of the rumours of the Spirit come amongst us out of Hell, of that hateful enemy of all Christian people, the Devil. I have invited Reverend Hale of Beverly to come to Salem. He will get to the bottom of this." Within days 19 Salem villagers are swinging on the gallows. Religion and the law unite to purge "the powers of darkness attacking this village". A round of petty jealousies becomes an orgy of execution.

In *The Crucible*, Arthur Miller used the saga of the Salem witches as a weapon against McCarthyism. The film version of the play opens this week, its director, Nicholas Hytner, finding new forms of McCarthyism in political correctness and revived-memory syndrome. I offer it in a more subtle form, the moral totalitarianism towards which we are being led by government ministers, curriculum reformers and the Chief Rabbi, Jonathan Sacks, in a book, *The Politics of Hope*, serialised in *The Times* this week.

Dr Sacks is an articulate spokesman for them all. To him, modern British society is infused with evil, "a more random, chaotic, disordered world than the one we remember, or the one our parents knew." Libertarians and "moral relativists" have broken the bonds of family, community and voluntary association that once guarded morality. They have reduced it to mere "lifestyle and convenience". Crime, drugs, child abuse, adultery and family decay are everywhere. As for how to confront this threat, the Chief Rabbi cries: "Sir, I refute it thus" and slams his fist on the Torah. Reverend Parris slammed his on the Bible.

Seventeenth-century Salem was a community after the Chief Rabbi's heart. It was a close-knit village of God-fearing men and women. True, some of the girls were unreliable and the black servants did odd things with chickens. But families were strong and self-reliant. There was little crime and much hard work. The Meeting House was the centre of moral education, its precepts enshrined in The Book. Yet the slightest upset and this paradise panicked. The precepts which the village leaders espoused were not questioned, they were made tyrannical. Men ceased to think and re-enacted the rituals of all morally primitive societies. They repeated the Mayan blood sacrifices, Phoenician immolation, the Grand Inquisitor's auto-da-fe. The hysteric was king. The moral law is not the law of reason. It is the law of slam, whoosh, chop and snap. In Salem, it took 19 corpses to appease its rage.

We are more genteel. Dr Sacks's book begins as an elegant canter around the communitarian course. He is aware of history, citing Defoe, Fielding, Disraeli, Yeats and others who also felt, for reasons buried deep in bourgeois psychology, that their society was going through a unique moral decay. Yet he soon gives in to the fallacy of the lost Golden Age. How else can a priest cry wolf? If a community is healthy, if the centre is holding rather well and anarchy not loosed upon the world, who needs a moral doctor? The world hurries on by. It will not listen; it will not buy the book.

Dr Sacks employs ludicrous Victorian statistics to conclude that 19th-century Britain was a haven of family order, moral rectitude and falling crime. He then quotes pages of middle-aged "Why-oh-why" journalism to prove that today is worse. "Cynicism about politicians," he writes, "is at a historic high and there is a general awareness of a breakdown in authority." Any newspaper cutting or league table will do to portray British society as mired in sin. The writer may offer an off-the-shelf prescription for salvation, in this case a theological "hope" resting on a revived Judaeo-Christian moral canon. In truth, the Chief Rabbi is merely offering a better class of woe.

I am one of his hated moral relativists. I believe that people hold moral views individually and collectively. But when moralities conflict — over divorce, abortion, free speech or even moral education — the conflict must be resolved politically, not by recourse to sacred texts. Dr Sacks claims that I cannot then "make public judgements of any kind, or sustain a coherent moral conversation." I have redefined morality as mere personal licence. I have abandoned the Judaeo-Christian tradition of received wisdom embodied in families, schools, churches and the law. I have carried tolerance too far in the direction of crude utilitarianism. Even Voltaire did not go that far, nor did Tocqueville or Mill.

In judgment: Paul Scofield in *The Crucible*: the slightest upset and the community panicked

This line of argument is undeniably fashionable and will feature strongly in the coming election. It offers a useful apologia for the crime wave, the drugs culture, teenage pregnancy, divorce and such favourites of the moral hysteric as sex on television, foul language and motorway madness. All can be blamed on the young and the media. Yet this tactic has its price. Politicians are finding it hard at present to make prosperity a political issue. They spend so much time telling British electors that they are possessed of the Devil — as parents, teachers, working wives, civil servants — that efforts to tell the voters in the next breath to "feel good" die on the politicians' lips.

I believe that the ability of a community to respect individual freedom of thought, speech and action while updating the rules by which it governs itself is the measure of its maturity. A refusal to accept that other people's values may be as passionately held as one's own is the road to Hell. Dr Sacks rightly stresses the role that social institutions play in structuring this respect. But to give them a coercive status, outside the context of democracy, is tribalism. I probably disagree with the Chief Rabbi and his church on a wide range of "moral" issues. I am sure it is best for all concerned that we settle our disagreement at a political rather than a moral tribunal.

This is the difference between Dr Sacks and me. I can refer our disagreement to the court of democracy. The logic of his argument is that he cannot. Like the animal rights campaigner or the anti-abortion activist, he must treat me as unconscionably immoral. His belief system is universal, historical and above democracy, a concept barely discussed in his book. Behind him I hear Judge Danforth in *The Crucible*: "I tell you, Samuel, I shall not rest until every inch of this Province belongs again to God."

Dr Sacks refers frequently to two concepts much in vogue, that of the family and that of community. Both embrace sins and virtues. But to social historians, they are essentially divergent. Families are reactionary, introverted institutions. Communities (at least open and democratic ones) are innovatory and dynamic. Conflicts between them — the conflicts described in *The Crucible* — must be resolved somehow. They will be resolved by war, hysteria or political institutions enjoying local consent. These institutions, like Tolstoy's freemasons, may uphold a hundred moralities. But the ones that must take the strain are the formal institutions not of morality but of democracy.

I suggest to the Chief Rabbi a different apocalypse. Britain's Achilles Heel is not its moral institutions but its democratic ones. Their present degeneracy, in the face of "democratic centralism", is far more dangerous than headline hysterial about morals. Democratic institutions must convert moral disputes into political ones and seek to resolve them without bloodshed. That is why the democracies of parishes, towns, counties, regions, nations, global alliances must be kept in constant repair. They are what stop us flying at each other's throats.

Perhaps I can lead Dr Sacks in this direction. Otherwise both of us might end up in Salem, swinging on some moralist's rope.

DIARY

Ave Nigel

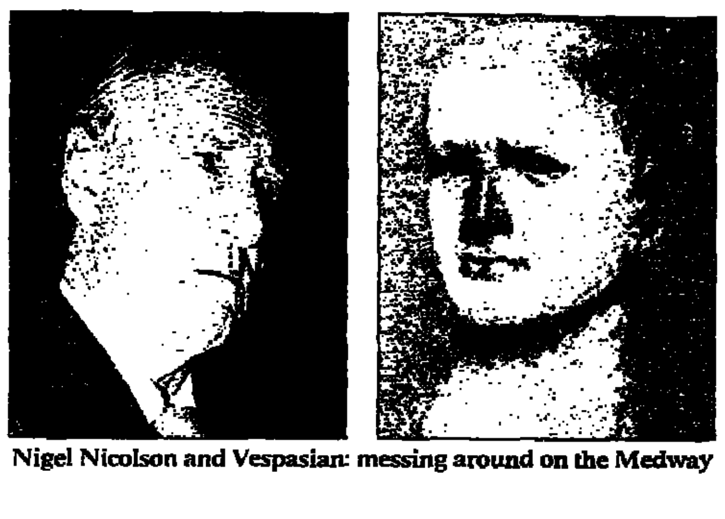
SATURNALIAN scenes down at Sissinghurst Castle in Kent as the author Nigel Nicolson celebrates the discovery of what he believes to be the site where the future Roman Emperor Vespasian crossed the Medway, thereby opening up Britain for Roman occupation.

The idea of searching for the site, Nicolson says, came to him last summer when he was reading *The Times* series on Roman Britain. He noticed that there was no marking for the battle, which he reckons to be second only to the Battle of Hastings in significance.

Archaeologists and geographers were soon marshalled, and they set about measuring tides and watermarks and hunting for ancient shards. They found their spot close by the village of Snodland.

To commemorate the battle, Nicolson is calling for ideas from the Friends of Classics, a boisterous gang — of which he recently became a member — that is given to dinners in the Garrick Club and liberal quoting from the Attic orators. A group of Friends, including High Court judges, retired classics mistresses and Yana Zarisi, a choreographer of Greek plays, will be heading down to Sissinghurst over the Easter Bank Holiday.

There they will prod around in their tweeds and chew over Nicolson's plan for a monument. "I would," he says, "like a five-ton block of Kentish rag."



Nigel Nicolson and Vespasian: messing around on the Medway

Grazie mille

ITALY may provide refuge for Douglas Hogg, the sorely misunderstood Agriculture Minister. After the censure vote last week on his conduct throughout the BSE crisis, there was some busy faxing in Rome. "Caro Douglas," wrote Il Ministro delle Risorse Agricole, Alimentarie, Forestali, Michele Pinto. "I would like to express my warmest congratulations on the positive outcome of the vote in the Chamber of Commons."

After a passage in which he acknowledges the "many initiatives that have been adopted in the UK in order to face" BSE, he finishes: "I look forward to meet you at the occasion of the next Agricultural Council." All so different from those stroppy Germans.

Split ends

BARONESS THATCHER'S hair-do has come in for some impertinent comment in New York in advance of a visit she will make there next week.

The pro-Sinn Fein Irish Northern Aid Committee of New York, trying to excite opposition to Lady T's presence in the city. Yesterday they expressed "outrage at the continued feting" of her "by well-meaning Americans who are drawn in by her slick tongue and her hundred dollar haircut".

Irish groups intend to organise a protest outside Lady Thatcher's hotel, the Carlyle (whose British manager James Sherwin is unfazed by such matters). Activists have been told to bring bin lids and whistles, but they may need to improve on their recent protest outside the British Consulate. Only two people turned up.

"I was hoping we might have had dinner in a restaurant Mr Le Carré"

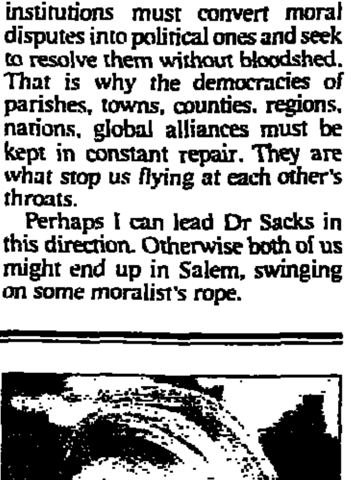
No loot

LEICESTER University desperately needs £80,000 to buy the papers of the playwright Joe Orton. The Orton family are selling them and would like the papers to stay in Leicester where Orton grew up, but they would also like the £80,000 the jottings might fetch in America.

Sir Peter Hall, director and honorary Leicester graduate, is leading the campaign for the university library to buy them. Orton himself was ambiguous about libraries, where he used to like pasting pictures of naked, tattooed men into critical studies of John Betjeman.

Jagged edge

AFTER MUCH speculation, it is now confirmed that Mick Jagger and Madonna are to collaborate on a new film. Jagger runs a film production company called Jagged, which is making the life of Tina Modotti, the Mexican revolutionary and photographer.



Madonna: revolutionary act

Modotti, like Evita, whom Madonna recently played on film, came from humble origins and took an eclectic and sometimes outrageous selection of lovers. "When I read Tina's biography," says Jagger, "I just saw Madonna."

P·H·S

[illegible]

BEYOND SPIN

After Wirral: no excuses, only prophecies of doom

As they return to their constituencies, many Conservative MPs will be contemplating the prospect of enforced leisure after May 1. In the ranking of constituencies by the size of their majority, from the most marginal to the safest, Wirral South comes well down the list. Some 125 Tory seats are deemed more likely to be lost; and Labour's Ben Chapman won with nearly 8,000 votes to spare.

There are no excuses. This is the result that the spindoctors cannot spin. After a turnout of 73 per cent the Tories cannot claim that their supporters stayed at home and allowed Labour to win. Tory voters in large numbers deliberately switched to Labour. The swing — 17 per cent — may have been slightly smaller than in previous Labour victories; but it is still four times the size needed to win Labour the general election. So close to election day, this should be chilling for Conservative Central Office.

Nor did Labour win by squeezing the third party. The Liberal Democrat vote held up remarkably well. If this was a protest vote, it was a very odd one. Tories who want to annoy their own party tend either to abstain or to vote Lib Dem. The new Labour voters of Wirral South seem to have cast positive votes for Tony Blair.

This is a naturally Conservative constituency. The Tory candidate, Les Byrom, was stronger than usual. There was even a powerful local issue, the preservation of grammar schools, for the Tories to exploit. But Wirral proved the Conservatives' worst fears: New Labour can win over middle-class, successful and prosperous people even when good arguments are aired.

Of course, by-elections are not the real thing. But MORI did ask the voters of Wirral how they would vote in the subsequent general election. Most said that they would not change their minds. By contrast, NOP found big Tory leads when it asked the same question of voters in Eastbourne and Ribble Valley, which the Conservatives lost in by-elections and won back thereafter. Labour does not need to hold on to Wirral South in order to win the general election. If Mr Chapman is still an MP on May 2, Mr Blair is likely to have a big majority.

So, with defeat in May the most likely outcome, what can the Conservatives do? First, they have to give themselves a jolt. Secondly, they must try to give a jolt to the electorate. Too many ministers yesterday claimed that Wirral was an aberration, that voters would see sense on May 1, and that the party was still on course for victory. Apart from making themselves sound as if they have only the feeblest of grips on reality, this also strikes voters as arrogant.

It is better for them to admit what everyone else knows: that Labour, on current form, is set to trounce them. The prospect of an unfettered Blair government that could be in power for more than one term is the "midsummer nightmare" that the Prime Minister tried to conjure yesterday. If Conservatives want to bestir those former supporters who think it might be entertaining to give Labour a chance, their only possible message is "wake up before it's too late!"

Only high-risk tactics have a chance of making a difference now. Voters are faced with a Conservative Party whose senior members vilify each other publicly, whose Cabinet ministers cannot agree on matters of the highest policy and some of whom secretly hanker after defeat. The manner and timing of Lord Tebbit's character assassination of Michael Heseltine is just a small visible part of a massive mostly invisible problem for Mr Major.

In many areas, ministers have governed sensibly and effectively over the past few years. But the whole of this government seems manifestly less than the sum of its parts. If the Prime Minister wants the country to wake up, he has to do so himself — and stay in that state and persuade his colleagues consistently to follow him.

FAVOURITE SON

A new George Bush is this year's Great Right Hope

In the United States election campaigns never stop, they simply change gear. It is barely five weeks since Bill Clinton again took the oath of office, yet contenders are already making plans for the year 2,000. The extraordinary fundraising scandal that has struck the Administration, implicating both President and Vice-President in the process, has make the once smooth transfer of the Democratic Party into the hands of Albert Gore appear rather less certain.

Republicans, until recently still in shock from the defeat of Robert Dole and the troubles of Newt Gingrich, can barely contain their glee. The Vice-President had long been seen as the Mr Clean of American politics and a devilishly difficult opponent. In their search for a candidate of their own, many party strategists look not to Washington but to Austin, Tecxas. The proposed standard-bearer is Governor George Bush, son of the former President, who is interviewed by our US Editor on page 19 today.

If a computer were asked to award the nomination it would summise that the ideal Republican requires four assets: a famous name, the right position, the ability to raise some $20 million into campaign coffers, and a set of popular issues. Alone among the field Mr Bush can match that profile. The son of a former President, he hardly lacks for name recognition. Albert Gore cannot protest on this score as his own father was a Senator. While Democrats are often willing to offer their top spot to lesser known figures — McGovern, Carter, Dukakis, Clinton — Republicans prefer more established material — Nixon, Reagan, Bush, Dole — and usually select the early front-runner.

History indicates that Austin trumps Washington as the base for a presidential bid. The Dole debacle was one of many campaigns from Congress that failed to inspire voters. Only one serving Republican Senator — the undistinguished Warren Harding 75 years ago — has ever attained the Oval Office. By contrast, every election in the last quarter century has featured at least one man who has served as a state supremo. The best way to run for Washington is against it and from a considerable distance.

Mr Bush can also boast some distinctly tangible assets. He is a southerner in a party increasingly dominated by the old confederacy. As a serving Governor of wealthy Texas he can easily raise the vast funds now needed to run for the Oval Office. Potential contributors to his cause will know that even if he is not elected President he will stay in charge of the second most populous state and thus be well worth cultivating.

In the real world computers do not select candidates. Without a coherent philosophy and a set of compelling policies the best theoretical contender will fall short in the real contest. As Governor, Mr Bush has actually implemented the agenda on crime, education, and welfare that Republicans in Congress have merely talked about. That record has produced enthusiastic support from many conservatives who were always deeply suspicious of his father.

For the moment, at least, Mr Bush is the Great Right Hope. It may, of course, all come to nothing. Before embarking on more ambitious plans he must be re-elected in Texas next year. This is far from a formality as no Governor there has managed that since 1974. On present polls he should make it, in which case few doubt that Washington would be in his sights. Americans will decide if he is really their favourite son.

PRIMAKOV'S PROFESSION

Old comrades exchange coded books at embassy reception

The first gale of March whipped the overcoat around le Carré's calves. He shivered, but not from the cold. Moscow's Kensington Outpost is set well back from the last private road in London and shrouded by rhododendrons. Its oriental carapace covers a high-tech communications and intelligence factory. The long-range dishes and antennae are hidden by Xanadu turrets.

Although he had never set foot inside the Outpost before, le Carré knew its plan as well as that of the Circus. And although he had never met the man who came to greet him before, he knew him well from their fencing across the world and over 30 years. When the KGB was torn apart in 1991, Yevgeni Primakov was put in charge of its foreign intelligence arm. Eugene is not an obvious name for a spy. But he overhauled the Moscow Circus ruthlessly. Primakov was the only senior politician appointed by Gorbachev who has won the confidence of Yeltsin. And last night he invited his opponent and chronicler, le Carré, to dinner. Why?

Between them, in fact and fiction, they had removed their secret world from the phoney gloss of James Bond. They had brought in from the cold such spooks' jargon as moles and sleepers. With their sad and necessary betrayals, their grey tone and squalor, they had brought authenticity to espionage, and to the meta-espionage of thrillers. Now with the ending of the Cold War, le Carré thought sadly, their occupation had gone.

He bowed awkwardly and handed Primakov a bookseller's plastic bag. "I thought you might like to see some of my later work after I left the department, General," he mumbled. "You remember Karla and Smiley's lighter? We players of the great game like to keep our little tokens and souvenirs of the opposition."

The smile climbed briefly into those Siberian eyes. Primakov held up his own hardback copy of *Smiley's People*. "Snap, as you say, in your childish card game. You see, Mr le Carré, I am already an old fan. Your Foreign Secretary gave me this copy of your work earlier today. An agreeable man, I think. But a party politician, with his mind on the ephemeral matters of election and the succession. We should really have arranged to have the books picked up from a dead-letter drop on Hampstead Heath, nye pravda? See, it has your name inscribed, though that is not your real autograph."

"Do not look so sad, my old enemy and friend. Politicians and governments come and go. But we professionals of the secret world go on for ever. What do you think spies and thriller-writers are: priests, saints and martyrs? They are the ones who sit in the shadows and pull the strings, whoever is in power. They play cowboys and Indians to brighten their rotten little lives. They are the necessary muckrakers and scene-shifters. And we shall always be needed, whoever is in power. And now, shall we go to supper?"

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 0171-782 5000

No regrets over Heseltine review

From Lord Tebbit, CH

Sir, I find it sad that so many journalists — notably within the electronic media — should have had so much to say about my review in *The Spectator* of Michael Crick's new biography of Michael Heseltine (report today), some of them without having made even a nodding acquaintance with the book.

Certainly I am not uncritical of the man who set out to bring down Prime Minister Thatcher, but I also ventured the opinion that "it would be wrong to forget his [ministerial] successes" and I listed some of them, notably the campaign against CND for which I said Mr Crick gave him too little credit.

Yes, I did use the words "tacky, tasteless and self-centred". That was a description of the conduct that Mr Crick (not I) attributed to his subject. Perhaps those who read Mr Crick's book will judge for themselves if he was fair or I was "over the top".

To accuse Mr Heseltine of being a prey to ambition seems to me neither novel nor unfair. As to the fairness of my view that he has a macho streak, or that he resented a woman holding the office to which he aspired, others must judge.

Perhaps some of the furore arises because these days, it seems, most book reviews comprise little about the book and mostly the reviewers' thoughts on its subject. Unusually, my review is mostly about the book and what it, not I, says about Mr Heseltine.

By the way, I know nothing of the arrangements being made for the Conservative election campaign this year, so for all I know your Political Correspondent, Andrew Pierce, may be right or wrong in his speculation ("Heseltine to play peace role in heat of Tory campaign", February 27).

However, I do know, and it is a matter of public record, what happened in 1987. Mr Pierce is wrong to say that "on wobbly Thursday opinion polls showed the Tory lead to have slumped". A single rogue poll showed quite wrongly that the Conservative lead had narrowed.

As to the old chestnut that, in Mr Pierce's words, "[Tim] Bell's advertisements won the day and Mrs Thatcher the election" one would have to be a political simpleton to believe a couple of advertisements won the 1987 election.

Better by far to let Lord Young of Graffham's own words from his autobiography consign that story to the trash can. On page 222 of his book, *The Enterprise Years*, he tells how, late in the night of "wobbly Thursday" at Number 10, he

> wandered downstairs and there was David Wolfson (Mrs Thatcher's former political chief of staff recalled for the election campaign) waving a piece of paper and looking cheerful. I said, "Have you got it?" "Yes," he said, "we've got the poll results: 44 [per cent] Conservatives, 34 Labour, 20 Alliance."
> Obviously yesterday's poll had been a rogue. Immediately I knew we had the election won and everything was going to be all right.

And so it was, before a "Tim Bell advertisement" appeared in the press — if ever it did.

Yours faithfully,
TEBBIT,
House of Lords.
February 28.

From Mr Richard Wiseman

Sir, This is not a good time for Lord Tebbit to be condemning Mr Heseltine — or anyone else — for standing for "a hopelessly safe Labour seat". There is going to be a lot of it about before long.

Yours faithfully,
R. M. WISEMAN,
2 Oakwood Road, NW11.
February 28.

South Wirral result

From Mr Dennis Berry

Sir, The present hiatus in the governance of the country must surely be of concern to everyone, regardless of party. It is said that the South Wirral result, which you report today, while giving clear confirmation of the wishes of the people, removes any lingering doubts that the general election will be deferred until May 1.

Meanwhile, the Prime Minister and his colleagues are spending more and more time away from Westminster — John Major, for example, is off canvassing today in Scotland, and Michael Howard is hot-foot to Wirral to start campaigning there to reclaim the seat.

While another nine weeks of such procrastination may benefit the Conservative Party, they must be at the expense of government. John Major is within his rights to defer the election until the last moment, but his motives are clearly wrong. Clinging to power in this way is both unseemly and damaging.

Yours faithfully,
DENNIS BERRY,
11 Farrers,
Acacia Grove, New Malden, Surrey.
February 28.

Letters for publication should carry contact telephone numbers. We regret that we cannot accept letters by telephone but they may be sent by fax to 0171-782 5046.

Influence of the Ulster Unionists

From Mr Mark Johnston

Sir, It is with great sadness, and some anger, that I read Mr Michael Bicknell's letter (February 21) deploring the influence of the Unionist vote at Westminster. "Most English people of my acquaintance", he wrote, "regard Ireland in general, and Ulster in particular, as a confounded nuisance."

Mr Bicknell may feel he owes no debt to history, but it remains a fact that the majority of the population of Ulster are loyal British subjects whose forefathers contributed fully to Britain's industrial might in more prosperous times, and who fought and often died for King and Country in a variety of conflicts.

As one of those loyal subjects, it is with increasing distress that I have observed the significant weakening of the Union during the present long period of Conservative government. How could two Tory prime ministers — one whose fall was at least partly caused by her robust defence of British sovereignty, the other who actively promotes himself as the great defender of the United Kingdom constitution — have overseen the gradual passing of power and influence over Northern Ireland to the Irish Republic, through instruments such as the Anglo-Irish Agreement and the Framework Document, despite the clear and consistent opposition of the democratic majority in the province?

The answer, I fear, lies in the attitude of Mr Bicknell and his kind. It represents exactly the response that the IRA hopes to engender by carrying out atrocities such as the Docklands bombing or the murder of a British soldier in Armagh: a response that creates the type of atmosphere in which the Government can attempt to tackle the problem by means of thinly disguised appeasement.

With this gloomy scenario in mind I welcome the influence of Unionist MPs in Westminster, albeit that the representatives of majority opinion in Northern Ireland will only enjoy this influence for as long as the present parliamentary arithmetic prevails.

Yours faithfully,
MARK JOHNSTON,
22 Undine Road, E14.

From Professor K. T. V. Grattan

Sir, I found Michael Bicknell's letter not just a disappointing comment upon the legitimate actions of the representatives of that part of the United Kingdom in which I was born but no longer live, but more importantly an attack upon the essence of our parliamentary system.

The UK is governed as one and, irrespective of the vote on the censure motion against Douglas Hogg (report, February 17), it must be good that individual or smaller groupings of MPs with a real commitment to an issue can influence the actions of the largest party.

This I believe is to the real benefit of *all* the people governed from Westminster. Removing this factor, with its clear consequence for any other smaller group in Parliament, surely means a diminution in the Government's accountability to the electorate through constituency MPs.

I, for one, look forward to individual members being able to continue to exercise what is their rightful influence over our affairs in the next parliament, whether or not I agree with the way they exercise their votes on specific matters.

Yours faithfully,
K. T. V. GRATTAN,
7 Gilbey Close, Ickenham, Middlesex.
February 22.

Eye of the beholder

From Mr Michael Webber

Sir, It is too facile for Richard Cork to write, in his review of Post-Impressionists at the Barbican (Arts, February 25), that he thinks that "our gallery directors and trustees disgraced themselves" when, in 1912, they did not buy paintings by Henri Matisse and others at what are now perceived to be bargain-basement prices.

We are always told that the great artists of all ages are in advance of the public of the time. It is thus unfair, using that invaluable hindsight, to blame the public, even a "sophisticated" public, for not being at the front of the field alongside the great creators.

That this is no disgrace may be seen from Richard Cork's own review, where he tells us that the highly sensitive antennae of Roger Fry (organiser of the 1910 Post-Impressionist exhibition in London and a man who was very sympathetic towards modern art) "hated the blurred, speed-obsessed work of the (contemporary) Italian Futurists".

It is the belief that all writers and members of the wider public should understand and appreciate all the art of their own time that leads to today's widespread uncritical acceptance of whatever is hung on the wall, placed, piled or thrown on the floor, or shown on a screen.

The fact that some exceptionally astute individuals collected many of the "avant-garde" artists is not relevant. Such individuals were precisely the kind of people who would not have been invited, nor would have wished to serve, on the regulation-bound boards of trustees.

Yours sincerely,
MICHAEL WEBBER,
The Garden Flat,
19 Netherhall Gardens, NW3.
February 25.

Oxford admissions

From Mrs Ruth Deech

Sir, One year's figures, taken even before A-level results are out, form no sound basis for an editorial opinion on Oxford admissions (leading article, "Into Oxford", February 26).

Changes in the entrance examination were designed not for the purposes of social engineering to the advantage of the maintained sector, but in order to achieve equity between the half of candidates who took the examination and the other half who relied on A-level grade predictions. In this it has succeeded.

The examination was also not regarded as a totally reliable indicator of success in some subjects, whereas the correlation between A-level grades and Finals class is strong. Depending on the subject, a variety of assessment methods are still used, including short written tests, and A-level offers themselves may be fine-tuned.

Yours sincerely,
RUTH DEECH
(Chairman, Joint Undergraduate Admissions Committee),
Oxford Colleges Admissions Office,
University Offices,
Wellington Square, Oxford.
February 26.

Food labelling

From the President of the National Farmers' Union

Sir, I agree with your leader, "Thought for food" (February 24), that labelling should advise customers and consumers of crops and food produced by genetic modification.

The NFU has spent considerable time with food processors, manufacturers, caterers and retailers as well as consumer representatives ensuring that consumers can make an informed choice. The union is encouraging the food industry to separate products which contain viable modified genetic material and label them as such at the point of sale.

Farmers and growers may have to adopt new sciences as they meet the needs of an ever-increasing population. They can do so only if consumers are well informed about the new techniques, and content to purchase genetically modified foods.

Yours faithfully,
DAVID NAISH,
President,
National Farmers' Union,
Agriculture House,
164 Shaftesbury Avenue, WC2.
February 24.

Unshaved bulls

From Señor José Carlos Arévalo

Sir, Your leading article, "Shaved bulls" (February 27), overlooks what happened in the Valencia bullring last July 27, when the *torero* Francisco Gázquez was killed by a bull from the ranch of Giménez Indarte. The ease with which the horn penetrated his body contradicts your statement that "bullfighting has become a tawdry pantomime" in which "stunts prevail over substance".

The death of Francisco Gázquez is "apt" (your term) because the bull that killed him was rejected at the first veterinary inspection on suspicion of its horns having been blunted. It was subsequently readmitted. After the tragedy the official vets stated that the horns were "very sharp".

On December 3 a leading Madrid newspaper, *El Pais*, reported that 194 bullfights were celebrated in the province of Seville during the 1996 season and that there was only one confirmed case of the horns having been "shaved".

Yours faithfully,
JOSE CARLOS AREVALO,
C/Mayor, 6-3. 1.,
28013 Madrid.
February 27.

Down on his knees

From Mr Hugh Lee

Sir, It is not true that, at Harrow anyway, Alan Guy Elliot-Smith (obituary, February 25) took no part in team games. He had no high opinion of his athletic prowess, conscious as he was that two colleagues on the staff were former rugby internationals (one Scottish, one Irish), but he had formidably knobbly knees and his high-stepping action, as a wing three-quarter, was altogether too much for any boy who, in the School v. Masters match, dared tackle him.

This unique gait on the playing field did not always serve Elliot well. Occasionally he turned out for a mixed cricket team (boys and beaks) called The Outcasts. Most Saturdays we challenged the sewage farm and other neighbouring institutions. Once, in snatching a quick run, his knee struck him under the chin, and he was carried off.

Yours truly,
HUGH LEE
(Pupil, Harrow School, 1932-37),
83 The Vineyard, Richmond, Surrey.
February 25.

Weekend Money letters, page 46

When boars heed call of the wild

From Dr W. D. Booth

Sir, Mr John Cooper writes (letter, February 26) of his concern that wild boars are roaming loose in England when he thought that his ancestor Richard de Gylpyn had slain the last one.

Wild boar farming in Britain started over a decade ago with the importation of blood lines of German, French and East European origin. There are now around 40 farms from Cornwall to Scotland, with 500 sows producing 2,000 or so young a year for meat or herd expansion. Wild-boar farmers are licensed by local authorities under the Dangerous Wild Animals Act, and stringent regulations, including high security fencing, are involved.

Sometimes, like domestic livestock, wild boar escape, but these breakouts are usually easily contained. How many wild boar are on the loose around the Kent/Sussex border has yet to be ascertained but if there should be large numbers, then we could face another "alien" introduction to our fauna, such as the mink, grey squirrel and Muntjac deer, but one that is more of a threat to agriculture than wild life.

But is wild boar strictly an alien, since it was once indigenous to Britain? There could be conflicting views on the rights of the wild-boar farmers, mainstream farmers, conservationists, and perhaps the pro and anti-hunting supporters if wild boar roam free again beyond immediate control. But some might consider this the animal's right?

Yours sincerely,
DEREK BOOTH,
Fen End Cottage,
30 Fen Road, Milton, Cambridge.
February 26.

From Mr M. A. Wyldbore-Smith

Sir, Quite obviously, John Cooper's ancestor did not slay the last wild boar in England, nor have they sneaked through the Channel. Some mistaken people say they escaped from a farm during the hurricane in 1987.

Personally, I believe they have simply been maintaining a low profile and are about to make a very welcome comeback.

Yours faithfully,
M. A. WYLDBORE-SMITH,
Moat Cottage,
Truggist Lane, Berkswell, Coventry.
February 27.

No joking matter

From Ms Jan Morris

Sir, Now that the ethnic joke is mercifully out of fashion, and only crass bigots make cruel jokes about Jews, blacks, Arabs or Irishmen, may I appeal through your columns on St David's Day for similar courtesy to be shown the Welsh?

Nobody wants to see the Old Welsh Joke banned, but the constant juvenile mocking in most of the English press of everything Welsh — everything good as well as everything bad — has surely gone too far. It is depressing for our national morale, it is discouraging for our young people, it is disheartening for our artists, it is bad for our business community, it is unfair to our history and it is infuriating to those of us who take our Welsh loyalties around the world, and find friends of Wales wherever we go.

Moreover, it seems to me to show an uncertain immaturity among the English, unworthy of so old and haughty a nation (Milton's epithet, you will doubtless remember, for the Welsh themselves).

Yours faithfully,
JAN MORRIS,
Trefan Morys,
Llanystumdwy, Gwynedd.
February 28.

Hope deferred

From Mr Arnold Darbyshire

Sir, Bob Hope would appear to be regarded by his former valet, Greg Donovan, as a hero, deserving a knighthood (PHS, Diary, February 24). There goes another of my cherished certainties!

Yours etc,
ARNOLD DARBYSHIRE,
The Syke, Heyhouses Lane,
Lytham St Annes, Lancashire.
February 24.

Chinese numbers

From Mr John A. Harries-Harris

Sir, Deng Xiaoping's 100,000 mourners reads as if this was a grand send-off (report, February 25). However, in a country of 1.2 billion it is only equal to 1/12,000 of the population and should be seen in perspective.

The UK's population of about 60 million would produce some 5,000 to witness the head of state's cortege — that is a single line 1,250 metres long either side of the Mall.

If you progress this further it is equivalent, in the case of Scunthorpe, which has a catchment of about 70,000, to some 5.8 people turning up to see Scunthorpe United play at home.

Yours faithfully,
JOHN A. HARRIES-HARRIS,
47 Berkeley Street,
Scunthorpe, South Humberside.
February 26.

COURT CIRCULAR

BUCKINGHAM PALACE
February 28: His Excellency Mr Kanat B. Saudabaev was received in audience by The Queen and presented the Letters of Recall of his predecessor and his own Letters of Credence as Ambassador from the Republic of Kazakstan to the Court of St James's.

Mrs Saudabaeva was also received by Her Majesty.

Sir John Coles (Permanent Under-Secretary of State for Foreign and Commonwealth Affairs) was present.

Sir John Gielgud was received by The Queen when Her Majesty invested him with the Insignia of a Member of the Order of Merit.

Sir Edward Ford (Secretary and Registrar of the Order of Merit) was in attendance.

General Sir Desmond Fitzpatrick was received by The Queen when Her Majesty invested him with the Insignia of a Knight Grand Cross of the Royal Victorian Order.

February 28: The Princess Royal, President, British Knitting and Clothing Export Council, this morning visited Alderman (Thurston Trading Limited), Picton House, Wargrave Road, Twyford, and was received by Her Majesty's Lord-Lieutenant of the Royal County of Berkshire (Mr Philip Wroughton).

Her Royal Highness this afternoon visited EBI Foods Limited, Wyndyke Furlong, Abingdon Business Park, Abingdon, to inaugurate a new building, and was received by Her Majesty's Lord-Lieutenant of Oxfordshire (Mr Hugo Brunner).

The Princess Royal, President, The Princess Royal Trust for Carers, accompanied by Captain Timothy Laurence RN, this evening attended an Oil Club Dinner at the Thistle Hotel, Cambridge Street, Glasgow, and was received by Her Majesty's Lord-Lieutenant of the City of Glasgow (Mr Patrick Lally, the Rt Hon the Lord Provost).

ST JAMES'S PALACE
February 28: The Prince of Wales this morning opened the "Muslims in Britain" exhibition at the British Council offices, University of Dhaka, Bangladesh, and attended a Reception.

His Royal Highness later flew to Chittagong and visited the Cairn Energy offshore drilling rig in the Bay of Bengal and met British and Commonwealth personnel.

The Prince of Wales, Vice-Patron, the British Council, afterwards opened the British Council Study Centre, Chittagong, and attended a Reception for the British and local community at the Honorary Consul's residence.

His Royal Highness this evening attended a Reception for the British community at the British High Commission, Dhaka.

Weekend royal engagements

TODAY:

Prince Edward, as president, will attend a screening of *A Journey of a Letter* and *The Gingerbread House* by the Children's Film Unit at BAFTA, 195 Piccadilly, at 10.55; and will open the Thames FM Studios, Brentham House, Hampton Wick, Kingston upon Thames at 1.00.

The Princess Royal, as Patron of Scottish Rugby Union, will attend the Scotland v Ireland International match at Murrayfield at 12.50.

The Duke of Kent, as Patron of the South Bank Foundation, will attend a concert by the Vienna Philharmonic Orchestra at the Festival Hall at 7.15.

School news

Edgehill College, Bideford, Devon
The Governors are pleased to announce the following Scholarships for September 1997:
Prep School:
8+ Scholarships - Christopher Bragg, Alice Lyddon, Jonathan Norman, Geraldine Watson.
Senior School:
11+ Scholarships - Corinne Boyle, Erin Clarke, Andrew Harbord, Moira Johns, Leon Loveridge, Rebecca Taylor.
11+ Music Scholarships - Naomi Langdon, Sophie Perks.
11+ Sports Scholarship - Philip Pennington.
13+ Music Scholarship - Matthew Dare.

Lavant House Rosemead, Chichester
VIth Form scholarships for September 1997 have been awarded to Kate Salter and Susannah Bush.

An 11+ entrance bursary has been won by Kimberley Bird of Stanier House Junior School.

Weekend birthdays

Lady Rose Windsor is 17 today.

TODAY:
Mr Harry Belafonte, singer and actor, 70; Mr David Broome, show jumper, 57; Mr Douglas Bunn, founder, All England Jumping Course, Hickstead, 69; Sir Robert Calderwood, former chief executive, Strathclyde Regional Council, 65; Miss Florence Calvert, former Principal, St Mary's College, Durham, 85; Mr Leslie Christie, trade unionist, 58; Mr Andrew Faulds, MP and actor, 74; Sir Allan Green, QC, former Director of Public Prosecutions, 62; Air Chief Marshal Sir Lewis Hodges, 79; Mr Martyn Jones, MP, 50; Sir Michael Kerr, former Lord Justice of Appeal, 76; Captain Timothy Laurence, 42; Professor James Lister, paediatrician, 74; Mr John Napier, stage designer, 53; Commandant Dame Nancy Robertson, former director, WRNS, 88; Major-General P.T. Tower, 80; Mr Brian Waites, golfer, 57; Sir Gerald Whent, non executive chairman, chief executive, The Vodafone Group, 70.

Roger Daltrey, actor and rock singer, is 53 today; Mikhail Gorbachev, former President of the Soviet Union, will be 66 tomorrow

TOMORROW:
Miss Pat Arrowsmith, pacifist, 67; Miss Margaret Barbieri, ballerina, 50; Mr Harry Blech, violinist and conductor, 87; Lady Moyra Browne, former superintendent-in-chief, St John Ambulance Brigade, 79; Sir Leonard Crossland, former chairman, Ford Motor Company, 83; Rear-Admiral Sir Charles Darlington, 79; Lord Elton, 67; Professor Michael J.G. Farthing, Dean, St Bartholomew's and the Royal London School of Medicine and Dentistry, 71; Mr John Gardner, composer, 80; Captain Sir Donald Gosling, RNR, joint chairman, National Car Parks, 68; Mr R.E. Groves, former chairman, Mayer International, 77; Lord Howie of Troon, 73; Cardinal Basil Hume, Cardinal Archbishop of Westminster, 74; Dame Naomi James, author and yachtswoman, 48; Mr Robert Lloyd, opera singer, 57; Mr Peter Longman, director, Theatres Trust, 51; Sir John Manduell, composer, 69; Mr Hugh Monro, Headmaster, Clifton College, 47; Mr Lou Reed, rock singer, 54; Lieutenant-General Sir Robert Richardson, 68; Mr Robert Simpson, composer, 76; Mr John Tusa, former managing director, BBC World Service, 61; Mr J.P.R. Williams, former rugby player and orthopaedic surgeon, 48; Mr Ian Woosnam, golfer, 39.

Service dinners

HMS President
Rear-Admiral A.P. Hoddinott, Executive-Director of the International Bar Association, was the principal guest at the annual Gunroom Dinner held last night onboard *HMS President*, by permission of the Commanding Officer. Sub-Lieutenant J.C. Anderson, RNR, President of the Gunroom Mess, presided.

1 Squadron HAC
Major-General M.A. Willcocks, Assistant Chief of the General Staff, was the principal guest at the anual dinner of 1 Squadron Honourable Artillery Company held last night at Armoury House. Major W.J. Lovell presided. Major G.R. Clarke and Second Lieutenant S.C. Briggs also spoke.

39th Regiment RA
Past and present members of 39th Regiment Royal Artillery held their annual reunion dinner in Woolwich last night.

Appointment

Mr Anthony Hammond, Solicitor and Director-General, Legal Services of the Department of Trade and Industry, to be Procurator General and Treasury Solicitor in succession to the late Mr Michael Lawrence Saunders.

Retirement

Judge James retired yesterday from the Circuit Bench on the South Eastern Circuit.

Memorial service

Mr Harman Grisewood
A service of thanksgiving for the life and work of Mr Harman Grisewood, former controller, Third Programme and chief assistant to the Director General of the BBC, was held yesterday at St Mary's, Cadogan Street. Canon Vincent Berry, Father Benet Perceval, OSB, and the Rev Ernest Rea, Head of Religious Broadcasting, BBC, officiated.

Sir Christopher Bland, Chairman of the Board of Governors of the BBC, and Mr Frank Gillard read the lessons. Ms Fiona McCarthy paid tribute and Sir Roger Cary and Mr Daniel Grisewood, nephew, gave addresses. Among others present were:

Mrs Grisewood (widow), Mr and Mrs Adrian Bailey (son-in-law and daughter), Mrs Peter Grisewood (sister-in-law), Mr David and Lady Daphne Bailey (brother-in-law and sister-in-law), Mrs Daniel Grisewood, Miss Sarah Grisewood, Mrs Gemma Stuart, Mr John Grisewood, Mr Francis Grisewood, Mrs Anne Kaye, Mrs Jose Bacon, Mr George Bacon, Major F H Cardozo, Mr and Mrs Anthony Bailey, Mr Philip Bailey, Mr Jonathan Bailey, Lord and Lady Ravensdale.

Viscount and Viscountess Chandos, Lady Swann, Lady Freyberg, the Hon Mrs Anne Lamb, Lady Cary, Sir Tatton Sykes, Lady Rougier, Lady (Ian) Trethowan, Lady Green.

Mr John Birt (Director-General, BBC) with past and present members of staff; Mr Peregrine Barry (Sovereign Military Order of Malta), Mr Michael Bunce (Royal Television Society) and Mrs Bunce, Ms Anne Price Owen (David Jones Society), Ms Isabel Quigly (representing the Editor, *The Tablet*).

Mr John Arkell, Miss Jane Astell, Mrs Philip Astley, Dr J Betteridge, Mr Stephen Bonargee, Mr Paul Bonner, Mrs Andrew Boyle, Mr James Bredin, Mr Nigel Bruce, Dr John Cain, Mrs Graham Greene, Mr and Mrs Leonard Miall, Mr and Mrs Luke Rittner, Mr and Mrs Denys Salt, Mr Harry Middleton, Mr John Green, Mr Robin Brightwell, Miss Cathy Evans, Mrs Olga Calon, Mrs John Graham Campbell, Mr George Campey, Mr Nigel Bonham Carter, Mr Jose Louis Jalen Galan, Mrs N Cleverdon, Mr John Crawley, Mr George Eccles, Mrs Jeremy Edwards.

Miss Rosemary Fitch, Mr John Goss, Mr Don Grattan, Mr John Grist, Mrs Patricia Heald, Mr Stephen Hearst, Mr Peter Hill, Mr Edward Hodgkin, Mr David Holmes, Mr and Mrs Stanley Honeyman, Mrs Alexander Hope, Mr Michael Leader, Mr and Mrs Ian McIntyre, Mr R J Marshall, Mr and Mrs Bruce Martin, Ms Caroline Millington, Mr Michael Robinson, Dr Catherine Renton, Mr Reg Turnill, Mr John Richardson, Mr Roger Venables and many other friends and former colleagues.

Luncheons

HM Government
Mr Malcolm Rifkind, QC, Secretary of State for Foreign and Commonwealth Affairs, was the host at a luncheon given yesterday by Her Majesty's Government at 1 Carlton Gardens in honour of Mr Yevgeny Primakov, Russian Minister for Foreign Affairs.

Lord Parry
The Lord Chancellor and the Leader of the House of Lords and Lord Privy Seal were entertained by Lord Parry at luncheon held on Thursday at the House of Lords to mark St David's Day. Lord Geraint, Lord Parry, Mr Brian Blake, Lord Callaghan of Cardiff, KG, the High Commissioner for Canada, the Lord Chancellor, the American Ambassador, the High Commissioner for South Africa, the Irish Ambassador and the Chief of the General Staff were the speakers.

Dinners

St David's Day London Welsh Celebration
Sir John Meurig Thomas, FRS, was the guest of honour at a St David's Day London Welsh Celebration dinner held last night at the Savoy Hotel. Mr Alun Thomas presided. Mrs Beryl Thomas proposed the toast to the Immortal Memory of St David and Lord Williams of Mostyn, QC, and Mr Peter Brown, Crown Prosecutor for North Wales, also spoke. Among others present were:

Lord and Lady Geraint, Lady Williams of Mostyn, the Hon Gaenor Howells, the Hon Mari Howells, the Hon Mrs Rhiannon Chapman, the Hon Edward and Mrs Iliffe, Lady Thomas, Sir John Cadogan, Sir Maldwyn and Lady Thomas, Sir David and Lady Nicholas and Sir Colin and Lady Marshall.

Earl Alexander of Tunis
Earl Alexander of Tunis presided at the annual dinner of the British Tunisian Society held last night at the House of Lords. The Ambassador of Tunisia, Sir John Banham, Sir Alexander Stirling and Mr Stephen Day, chairman of the society, and Mrs Day were among those present.

Cambridge '99 Rowing Club
The Lord-Lieutenant of Cambridgeshire presented the Briscoe Oar to Mr David Layton and Mr Keith Weller at the annual men's club dinner of the Cambridge '99 Rowing Club held last night at the University Arms Hotel, Cambridge. Mr Michael Marshall, president, was in the chair. Mr John Garrett, Mr Martin Humphries, Mr David Platt and Mr Bob Wheatley also spoke.

Forthcoming marriages

Mr W. Barnes
and Miss L. Jackson-Moore
The engagement is announced between William, son of the late Charles and Eliza Barnes, of Reading, Berkshire, and Lindy, only daughter of the late Dr Eric Jackson-Moore and of Mrs Bara Jackson-Moore, now of Marldon, Devon.

Mr T.J.D. Crichard
and Miss A.M. Fletcher
The engagement is announced between Timothy, youngest son of Mr Trevor Crichard, of Seaton, Devon, and Mrs Madeleine Price, of Kettering, Northamptonshire, and Alice, younger daughter of Mr and Mrs Richard Fletcher, of Wimbledon, London.

Mr G.E.J.A. Doughty
and Miss V.L. Camp
The engagement is announced between George Edward, son of the late Mr Edward Doughty and the late Mrs Suna Prevost, and Victoria, elder daughter of Mr and Mrs David Camp, of Strete, Devon.

Dr M.J.G. Familton
and Miss V.E. Campbell
The engagement is announced between Mark, son of Dr and Mrs H. Familton, of Hepscott, Morpeth, Northumberland, and Virginia, elder daughter of Mrs S. Campbell, of Lewes, East Sussex.

Mr O.R. Hall Allen
and Miss C.W.A.G. Hectors
The engagement is announced between Olivier, son of Mr and Mrs Rodney Hall Allen, of Kensington, London, and Chantal, daughter of Mr and Mrs Marcel Hectors, of Geldrop, The Netherlands.

Mr J.W. Hume
and Miss N.E.J. Miller
The engagement is announced between James William, younger son of Mr and Mrs David Hume, of King's Lynn, Norfolk, and Natasha Elizabeth Jane, elder daughter of Mr and Mrs Jack Miller, of Putney, London.

Lieutenant D.J. Mallen, RN,
and Miss A.E. Tarrant
The engagement is announced between David, son of Mr and Mrs John R. Mallen, of Flordon, Norfolk, and Alice, daughter of the Rev John M. Tarrant, of Ross-on-Wye, and Mrs Judith E.T. Tarrant, of Oxford.

Mr J.A.W. Seedhouse
and Miss A.M.E. Baxter
The engagement is announced between Justin, son of Mr and Mrs Brian Seedhouse, of Sampford Courtenay, Devon, and Anne, daughter of Mr and Mrs Christopher Baxter, of Lechlade, Gloucestershire.

Mr C.H.J. Mackenzie
and Miss J.A. Boyle
The engagement is announced between Christopher, youngest son of the late Colonel H.A.C. Mackenzie, OBE, MC, of Dalmore and of Mrs Daphne Mackenzie, The House of Rosskeen, Invergordon, Ross-shire, and Joanna, youngest daughter of Mr and Mrs Robert Watson, of Kirkton Farm, Auchtertool, by Kirkcaldy, Fife.

Mr I.S.R.C. Ramsay-Clapham
and Miss G.M. Tulloch
The engagement is announced between Iain, son of Dr David M. Raybould, of London, and Mrs Ella E. Ramsay-Clapham, of Easter Auchtar, Aberfeldy, Perthshire, and Gillian, elder daughter of Mr and Mrs Albert E. Tulloch, of Fendoch, Fortingall, Perthshire. The marriage will take place in early September.

Captain N.W. Woodworth
and Miss C.J. Lock
The engagement is announced between Captain Nicholas Woodworth, The Royal Engineers, elder son of Mr and Mrs Rodney Woodworth, of Benson, Oxfordshire, and Catherine, elder daughter of Mr and Mrs Ian Lock, of Withiel, Cornwall.

Marriages

Mr A. Fedoroff
and Princess Marina Galitzine
The marriage took place on Wednesday, February 26, 1997, at the St Edward Brotherhood Russian Orthodox Church, Brookwood, Surrey, of Mr Alexander Fedoroff, son of the Very Rev Father Konstantin, at The Russian Orthodox Convent of The Most Holy Mother of God, Lesna, Provemont, France, and Mrs Fedoroff, to Princess Marina Galitzine, daughter of Prince Dmitri Galitzine and the late Princess Patricia Galitzine, of Chiswick, London. The Very Rev Archimandrit Father Alexis officiated.

The bride was given in marriage by her father, Prince Dmitri.

Mr C.G. O'Farrell
and Miss N.C. Mayersberg
The marriage took place yesterday, Friday, February 28, at St James Norland's Church, St James's Gardens, London W11, of Mr Charles O'Farrell, eldest son of Mr and Mrs George O'Farrell, of Wamberal, New South Wales, to Miss Natasha Mayersberg, daughter of Mr and Mrs Paul Mayersberg, of Chelsea, London.

The bride was given in marriage by her father.

Church services tomorrow

Third Sunday in Lent

ST ALBAN'S CATHEDRAL: 8 HC: 9.30 Par Euch. O Saviour of the world (Goss). The Precentor: 11 M. Benedictus (Stanford in G). Miserere mei Deus (Byrd). Canon Ritson: 12.15 HC: 6.30 E. God be in my head (Davies).

ST ANDREWS CATHEDRAL, ABERDEEN: 8 HC: 10.15 S Euch: 6.30 Ch E.

ARMAGH CATHEDRAL: 10 HC: 11 Ch Euch. Stanford in C. Lead me Lord (Wesley). The Dean; 3.15 Ch E. Sumsion in G. Let thy merciful ears O Lord (Weelkes).

BELFAST CATHEDRAL: 10 HC; 11 S Euch. Jackson in E. Out of the deep (Morley): 3.30 Ch E. Walmisley in D minor. Like as the hart (Howells).

BIRMINGHAM CATHEDRAL: 9 MP: 9.15 HC: 11 Ch Euch. Kelly in C. Call to Remembrance (Farrant). The Sacrifice of God (Greene). Canon P Oestreicher: 4 Ch E. Second Service (Byrd). Hear my prayer (Purcell). Canon H Burgess.

BLACKBURN CATHEDRAL: 8 HC; 9.15 Ch M. Turn thy face from my sin (Attwood). Canon Hindley: 10.30 Euch. Darke in E. Peccantem me quotidie (Morales). Canon Galilee: 4 Ch E. Geistliches Leid (Brahms). The Provost.

BRECON CATHEDRAL: 8 Holy Euch; 11 M. The Short Service (Gibbons). Turn thy face from my sins (Attwood). Canon R Williams: 3.30 E. Travers in F. O Lord my God, why hast thou forsaken me? (Humfrey).

BRISTOL CATHEDRAL, College Green: 7.40 M: 8 HC: 10 Ch Euch. Messe Solennelle (Vierne). How beautiful are the feet (Handel). Canon P Johnson; 3.30 Ch E. Collegium Regale (Tavener). Beati quorum via (Stanford).

CANTERBURY CATHEDRAL: 8 HC: 9.30 M: 9.30. 11 S Euch. Missa Papae Marcelli (Palestrina). Rev Dr M Chandler: 3.15 E. First Service (Morley). Loquebantur variis linguis (Tallis): 6.30 Compline.

CARLISLE CATHEDRAL: 7.45 M: 8 HC: 10.30 S Euch. O quam gloriosum (Victoria). Author of life divine (Aston): 3 E. Short Service (Weelkes). Wash me throughly (Wesley).

CHELMSFORD CATHEDRAL: 7.30 MP: 8 HC: 9.30 Euch. Canon P Appleford: 11.15 S Euch. Collegium Regale (Howells). Agnus Dei. Canon D Knight: 6 Ch E. Emendemus in Melius (Byrd). The Acting Provost.

CHESTER CATHEDRAL: 7.45 L: 8 HC: 10 Euch. God be in my head (Rutter). Ven C Heweston: 11.30 Ch M. Benedicite & Benedictus (Dyson in F). Canon T Dennis: 3.30 Ch E. Faux Bourdon (Andreas): 6.30 ES. Canon T Dennis.

CHICHESTER CATHEDRAL: 8 HC: 10 M. Benedicite (Sumsion in B flat). Thou knowest Lord (Purcell). The Archdeacon of Chichester: 11 S Euch. Mass for four voices (Byrd). O most merciful (Bullock). Rev C Everett-Allen: 3.30 E. Remember O Lord (Walmisley).

CHRIST CHURCH CATHEDRAL, Oxford: 8 HC: 10 M & Sermon. Miserere (Palestrina). Archdeacon of Oxford: 11.15 S Euch. Missa Veni Sancte Spiritus (Pygott). Sicut cervus (Palestrina). Canon Webster: 6 E. St John's Service (Tippett).

DERBY CATHEDRAL: 8 HC. 10.45 S Euch. Missa Aeterni Christi Munera (Palestrina). O Lord look down (Battishall). Rev G Marshall: 6 Ch E. Faubourdons (Andreas). Remember not Lord (Purcell). Rev R Parsons.

DURHAM CATHEDRAL: 8 HC. Canon R Coppin: 10 M. Purcell in B flat. Hear my prayer O Lord (Purcell). Canon M Perry: 11.15 HC. Stanford in G. The Precentor: 3.30 E. Chichester Service (Walton). Turn thee unto me O Lord (Boyce): 6.30 Durham School Evensong.

ELY CATHEDRAL: 8.15 HC. Rev D Green: 10.30 S Euch, Mass in G minor (Vaughan Williams). The Lamentation (Bairstow). Rev J Inge; 3.45 E. Howells in B minor. Cast me not away from thy presence (Wesley): 6.30 Readings, Reflections & Taize Music, Rev J McFarlane.

EXETER CATHEDRAL: 8 HC: 9.45 S Euch. Jesu the very thought of thee (Bairstow). Canon D Ison: 11.15 M. Response (Tomkins). God so loved the world (Stainer). Rev G Daxter; 3 E. Stanford in G. Wash me throughly (Wesley): 6.30 E. Turn thy face from my sins (Attwood). The Dean.

GLOUCESTER CATHEDRAL: 8.12.15 HC: 10.15 Euch. Canon N Chatfield: 3 E. Jesus Service (Mathias). Faire is the Heaven (Harris).

GUILDFORD CATHEDRAL: 8 HC. Canon Dr M Palmer; 9.45 S Euch. O sacrum convivium (Messaien). Rev Prof D Martin: 11.15 M. Te Deum in G (Sumsion). Call to remembrance (Farrant). Mrs B Steele-Perkins; 6.30 E. Stanford in G. Rev Dr I Fisher.

HEREFORD CATHEDRAL: 8 HC: 10 Euch. Missa O quam gloriosum (Victoria). The Chancellor: 11.30 M. The Lamentation (Bairstow). Benedictus (Elgar in F). Cast me not away (Wesley): 3.30 E. Service on Plainsong Tones (Willis). Turn thee unto me (Boyce).

LEICESTER CATHEDRAL: 8 HC; 10 M; 10.30 Euch. Little Organ Mass in B flat (Haydn). Salvator mundi (Blow). The Bishop of Monmouth; 4 Ch E. Farrant in A minor, O bone Jesu (Palestrina).

LICHFIELD CATHEDRAL: 8 HC; 10.30 Festal Euch. Mass in G minor (Vaughan Williams). Te Deum in F (Ireland). Ave verum corpus (Elgar). The Precentor: 3.30 Festal E. The Gloucester Service (Howells). Give us the wings (Bullock).

LINCOLN CATHEDRAL: 7.45 Litany; 8 HC: 9.30 Solemn Euch. Dignus est Agnus (Williamson). The Chancellor: 11.15 M. Benedicite in F (Dyson). Turn thy face from my sins (Attwood). Rev Dr M Semple: 12.30 HC: 3.45 E. Lacrymosa (Requiem) (Mozart).

LIVERPOOL CATHEDRAL: 8 MP & HC; 10.30 Litany & Euch. Canon N Vincent; 3 Ch E. Canon M Boyling: 4 HC.

MANCHESTER CATHEDRAL: 8.45 M; 9 Euch: 10.30 S Euch. Mass for four voices (Byrd). Canon R Preston: 6.30 E. Wash me throughly (Wesley). Prelude on Rhosymedre (Vaughan Williams). Canon P Denby.

NEWPORT CATHEDRAL: 8 Holy Euch; 10.30 S Euch. Missa in Simplicitate (Langlais). My eyes for beauty pine (Howells): 6.30 Ch E. Peccantem me quotidie (Morales).

PETERBOROUGH CATHEDRAL: 8.15 HC: 9.30 M, Benedicite in F (Dyson): 10.30 Euch, Mass for four voices (Byrd). Canon H Smart: 3.30 E. Wash me throughly (Wesley).

RIPON CATHEDRAL: 8 Euch. Canon M Glanville-Smith: 9.30 Par Euch, Missa Bell Amfitrit Altera (Lassus). Canon R Head; 11.30 M. Salvator Mundi (Blow). Benedictus (Stanford in C). Hear my prayer (Purcell); 12.30 Euch. Canon K Mason; 2 Holy Baptism: 5.30 E & Licensing of Rural Dean. Magnificat and Nunc dimittis (Blair in B minor). Hear my prayer (Mendelssohn). The Bishop of Ripon.

ROCHESTER CATHEDRAL: 8 HC; 9.45 M. Lamentations (Bairstow). Let my prayer come up (Blow): 10.30 S Euch. Let my prayer come up (Blow). Rev P Allsop: 3.15 E. Second Service (Gibbons). O Lord in thy wrath (Gibbons); 6.30 Diocesan Choirs Festival.

SALISBURY CATHEDRAL: 8 HC. Canon J Osborne; 10 Euch. Litany (Tallis). Mass for eight voices (Hassler). Christus factus est (Anerio). Canon J Davies; 11.30 M. Benedicite in A (Harris). For thou Lord art holy (Alcock). Canon D Slater: 3 E. Lord let me know mine end (Greene).

SHEFFIELD CATHEDRAL: 8 HC; 10 MP; 10.30 S Euch. Dorian Mass (Lotti). Ave Verum (Elgar). The Provost of Sheffield: 6.30 E & Sermon. Collegium Regale (Howells). Faire is the heaven (Harris). Ven S Lowe.

SOUTHWARK CATHEDRAL: 9 Euch. Rev H Cunliffe; 11 Ch Euch. Missa Orbis factor (Plainsong). Drop drop slow tears (Walton). Nolo mortem peccatoris (Morley). Rev H Cunliffe; 3 Ch E. Collegium Regale (Howells). Rev G Swinton: 6.30 BCP Ch Euch. Salvator mundi (Blow). Rev A Nunn.

SOUTHWELL MINSTER: 7.45 Litany: 8 HC; 9.30 Par C, The Provost: 11 M. Stanford in C. Lord let me know mine end (Greene). The Chancellor; 3.15 E. Jehovah quam multi sunt hostes mei (Purcell); 5.45 Compline.

TRURO CATHEDRAL: 8 HC; 9 M; 10 S Euch. Miserere Mei (Byrd). Mass for Four Voices (Byrd). The Treasurer: 6 E. St Paul's Service (Howells). The Librarian.

WAKEFIELD CATHEDRAL: 8 HC. Canon I Knox; 9.15 Par Communion. Drop drop slow tears (F Bridge). The Provost; 11 Solemn Euch. Darke in F. Benedicite (Jackson in G). Hear my prayer (Purcell). Canon I Knox; 4 E. Hear my prayer (Purcell). Canon G Nairn-Briggs.

WELLS CATHEDRAL: 8 HC: 9.45 S Euch. The King and the Kingdom (Suffering). Messe Solennelle (Vierne). Very Rev R Lewis; 11.30 M. My soul there is a country (Parry); 3 E. The Gloucester Service (Howells). Geistliches Lied (Brahms). Preb J Simons.

WESTMINSTER ABBEY: 8 HC; 10 M. Benedicte in A (Harris). Turn they face from my sins (Attwood). Canon D Hutt; 11.15 Euch. Missa Trinitatis sanctae (Grier). Call to remembrance (Farrant). A Hymn to God the Father (Humfrey). Rev J Goodall: 3 E. Howells in B minor. Geistliches Lied (Brahms). Rev P McGeary: 5.45 Recital; 6.30 ES. Rev J Goodall.

WESTMINSTER CATHEDRAL: 10.30 Solemn Mass. Mass for five voices (Byrd). Absterge Domine (Tallis): 2.45 Recital; 3.30 Solemn V & B. Magnificat tertii tone (de Monte). Super flumina Babylonis (Palestrina).

WINCHESTER CATHEDRAL: 8 HC; 10.30 M. Benedictus (Short Service) (Gibbons). Hear my prayer (Purcell). Rev P Morgan: 11.30 Euch. Missa sexti toni (Croce). Salvator mundi (Tallis); 3.30 E. Third Service (Byrd). Civitas sancti (Byrd). Rev A Walker.

YORK MINSTER: 8. 8.45 HC: 9.30 M: 10 S Euch. Missa brevis in F. Archbishop of Mechlin-Brussels; 11.30 S Euch. Missa pro victoria (Victoria): 4 E. Jehova quam multi sunt hostes mei (Purcell). Rev P Ferguson.

ST ASAPH CATHEDRAL, Clwyd: 8 HC; 11 Ch Euch. Missa Euge Bone (Tye). Very Rev K Goulstone: 3.30 Ch E. Geistliches Lied (Brahms).

ST DAVIDS CATHEDRAL: 8 HC: 9.30 Cymun Bendigaid. Yr Is-Ganon: 9.30 Par Euch. The Succentor: 11.15 Ch M. Ah holy Jesu (Bach). The Minor Canon; 6 Ch E. Sumsion in G. Wash me thoroughly (Wesley). The Canon.

ST EDMUNDSBURY CATHEDRAL: 8 HC. Canon M Mingins; 10 S Euch. Missa Parodia (Trepte). Kyrie (Schubert). Rev B Davey; 11.30 Ch M. The Lamentation of Jeremiah (Bairstow). Laboravi in gemitu meo (Caldara): 3.30 Ch E. Round me falls the night (Drese).

ST GEORGE'S CATHEDRAL, Southwark: 8.10,6 LM; 11.30 Solemn M. Missa Nova (Gyeantey). Ubi caritas (Duruflé). Rev G Bradley: 5 Stations of the Cross.

ST GILES' CATHEDRAL, Edinburgh: 8 HC; 10 M HC. Rev A McGillivray. Missa brevis (Gabrieli): 11.30 Morning. Rev A McGillivray. Crucifixus (Lotti); 6 Lenten Address & Music; 8 Evening HC. The Minister.

ST MARY'S CATHEDRAL: 8 Euch; 10.30 Euch. Mass in G minor (Vaughan Williams). Hear my prayer O Lord (Purcell). Rev F MacDonald; 3.30 Ch E. Third service (Byrd). Jehova quam multi sunt hostes mei (Purcell): 6.30 Compline.

ST MACHAR'S CATHEDRAL, Old Aberdeen: 11 Morning. Rev R Frazer; 6 Evening (HC). David Thom.

ST PAUL'S CATHEDRAL, London: 8 HC; 8.45 M; 11 S Euch. The Rochester Mass (Ferguson). Emendemus in melius (Morales). Bishop of Stepney; 3.15 E. Howells in E. Sicut cervus (Palestrina). Canon S Oliver.

RUSSIAN ORTHODOX CATHEDRAL, Ennismore Gardens, London, SW7: 10.30 Divine Liturgy. Kievan and traditional polyphony. Diocesan Bishop Met. Anthony.

ALL SAINTS, Margaret Street, W1: 8,5.15 LM: 10.20 MP; 11 HM. Mass for four voices (Byrd). Rev P Johnstone; 6 E & B. The Short Service (Ayleward). Rev V Stock.

ALL SOULS, Langham Place, W1: 9 C; 11 C. Rev J Cook; 6.30 Mr D Turner.

THE ASSUMPTION, Warwick Street, W1: 11 Missa a 4 (Monteverdi). Inter vestibulum et altare (Morales). Clamabat autem mulier Chananaeo (Ceballos).

CHELSEA OLD CHURCH, SW3: 8 HC; 10 Children; 11 Par Communion, Rev Dr P Elvy; 6 E. Mr J Watherston.

CHRISTIAN SCIENCE CHURCH, Curzon St, W1: 11 Sunday School.

CROWN COURT CHURCH OF SCOTLAND, Covent Garden, WC2: 11.15 HC. Rev S Hood; 6.30 HC. Rev S Hood.

FARM STREET, W1: 8. 9.30. 12.30, 4.15, 6.15 LM; 11 HM.

HOLY TRINITY BROMPTON, Brompton Road, SW7: 9 ASB HC. Rev S Downham; 11 Morning. Rev S Millar; 5. 7.30 Informal Service. Rev N Gumbel.

THE ORATORY, Brompton Road, SW7: 7, 8, 9, 10, 11 Mass. Missa sexti toni (Croce). Infelix ego (Byrd), 12.30, 4.30, 7 Mass; 3.30 V & B. Miserere mei (Victoria).

ARMENIAN APOSTOLIC CHURCH: Iverna Gdns, W8: 11 Holy Mass, Archbishop Y Gizirian.

WESLEY'S CHAPEL, City Road, EC2: 11 Morning Service & HC. Rev Dr L Griffiths.

WESTMINSTER CENTRAL HALL (Methodist), SW1: 11 Rev Dr P Graves; 6.30 HC. Rev Dr P Graves.

ST ANNE AND ST AGNES (Lutheran), Gresham St, EC2: 11 Ch Euch. Rev P Schmiege; 2 Swahili HC. Rev A Sebahene; 7 Plainsong Mass for Lent, Rev P Schmiege.

ST AUGUSTINE, Queen's Gate, SW7: 8.30 HC: 11 Sung HC. Monteverdi (Blow).

ST BARTHOLOMEW THE GREAT, Smithfield, EC1: 9 HC: 11 Ch Euch. Mass for five voices (Byrd). In Ieiunio et fletu (Tallis). The Rector: 6.30 E. Bairstow in D. Hymne à la Vierge (Villette). The Rector.

ST BRIDE'S, Fleet Street, EC4: 11 Ch M & Euch. Dyson in F. Versa est in luctum (Lobo). Canon J Oates; 6.30 Ch E. Magnificat/Nunc Dimittis (Murrill in E). Lord let me know mine end (Greene). Canon J Oates.

ST CLEMENT DANES: 11 Ch Euch. Litany (Tallis). Mass for three voices (Byrd). When Jesus sat at meat (Nicolson). Rev M Tavinor.

ST COLUMBA'S CHURCH OF SCOTLAND, Pont Street, SW1: 11 Rev C MacLeod: 6.30 Rev W Cairns.

ST ETHELDREDA'S, Ely Place: 11 S Mass. Missa Emendemus in melius (Palestrina). Adoramus Te (Lassus). Ave Verum (Byrd).

ST GEORGE'S, Hanover Square, W1: 8.30 HC: 11 S Euch: 11 Short Service (Tallis). The Rector.

ST JAMES'S, Garlickhythe, EC4: 10.30 S Euch (1662). John Paul, Rector.

ST JAMES'S, Sussex Gardens, W2: 8 Euch; 10.30 Missa Aedis Christi (Howells). Ah helpless wretch (Mundy). Rev B Wilson; 6 Ch E. Humfrey in F. Nolo Mortem (Morley).

ST JAMES'S, Piccadilly: 8.30 HC: 11 S Euch. Rev M Oakley: 5.45 EP.

ST JOHN'S, Stratford E15: 11 Family Communion, Rev D Richardsp; 6.30 EP & Praise, Rev D Richards.

ST LUKE'S, Chelsea, SW3: 10.30 S Euch. Let all mortal flesh. Rev C Kevill-Davies; 12.5 HC; 6.30 Ch E. O Lord in thy wrath. Rev J Davies.

ST MARK'S, Regents Park Rd, NW1: 8 HC; 9.45 Family Com; 11 S Euch. Missa Brevis (Palestrina). Ad te levavi oculos meos (Palestrina). Rev T Devonshire Jones.

ST MARGARET'S, Westminster, SW1: 11 S Euch. Canon Donald Gray.

ST MARTIN-IN-THE-FIELDS, WC2: 8 HC; 9.45 Euch. Rev G Lee: 11.30 Visitors. The Vicar; 12.30 HC; 2.45 Chinese, Rev G Lee: 6.30 Evening.

ST MARY ABBOTS CHURCH, Kensington W8: 8, 12.30 HC; 9.30 Par Euch. Rev F Gelli; 11.15 Ch M. The Vicar; 6.30 E. Rev F Gelli.

ST MARY'S, Bourne Street, SW1: 9,10,7 LM; 11 HM. Mass Western Wynde (Taverner). Fr R Bolton; 6 Stations of the Cross.

ST MARY-THE-VIRGIN, Primrose Hill: 8 HC; 10.30 Par Euch. Mass (Plainsong). The Lamentation (Bairstow). Rev L van der Pump; 6 Ch E. Short Service (Gibbons). Wash me throughly (Wesley).

ST MARYLEBONE, Marylebone Road, W1: 8 HC: 11 Ch Euch. Mass for three voices (Byrd). Out of the deep (Tomkins). Rev P Wells; 6.30 Ministry of Healing.

ST MICHAEL'S, Cornhill, EC3: 11 Ch Service. Tallis a 4. Emendemus in melius (Byrd). Ven G Reid.

ST PAUL'S, Wilton Place, SW1: 8.9 HC; 11 Solemn Euch. Plainsong Service. Canon P Rose.

CHAPEL ROYAL OF ST PETER AD VINCULA, HM Tower of London: 9.15 HC. St John the Evangelist, White Tower: 11 M & Sermon. Short Service (Byrd). Remember not Lord our offences (Purcell). Rev P Abram.

CHAPEL ROYAL, St. James's Palace: 8.30 HC; 11.15 S Euch. Missa Brevis Matris Dei (Jackson). Canon G Pedley.

CHAPEL ROYAL, Hampton Court Palace: 8.30 HC (1662); 11 Ch Euch. Mass for four voices (Monteverdi). Salvator Mundi (Blow): 3.30 E. Humphrey in E minor. Lord let me know mine end (Greene).

GROSVENOR CHAPEL, South Audley Street, W1: 8.15 HC: 11 S Euch. Missa Brevis (Palestrina). Salvator mundi (Tallis). Rev S Hobbs.

QUEEN'S CHAPEL OF THE SAVOY, WC2: 11 S Euch. Wood in the Phrygian Mode. The Chaplain.

GRAY'S INN CHAPEL, 8 South Sq, WC1R: 11.15 S Euch.

THE TEMPLE CHURCH, Fleet Street: 8.30 HC; 11.15 MP. The Lamentations of Jeremiah (Bairstow). Benedictus (Thalben Ball in C). Remember O Lord what is come upon us (Walmisley). The Master.

GUARDS CHAPEL, Wellington Barracks, SW1: 11 Ch HC. Aeterna Christe munera (Palestrina). Ubi caritas (Duruflé). Band of the Grenadier Guards, Rev L Bryan.

ROYAL NAVAL COLLEGE CHAPEL, Greenwich, SE10: 11 S Euch (BCP). Shaw. Ave Verum (Byrd). Rev C French.

Anniversaries

TODAY
BIRTHS: Caroline of Ansbach, consort of King George II, Ansbach, 1683; Frédéric Chopin, composer, Augustus Pugin, architect of the Gothic revival, London, 1812; Lytton Strachey, writer, London, 1880; Glenn Miller, band leader, Clarinda, Iowa, 1904; David Niven, actor, London, 1910; Robert Lowell, poet, Boston, Massachusetts, 1917.

DEATHS: Thomas Campion, musician and poet, London, 1620; George Grossmith, co-author of *The Diary of a Nobody*, London, 1912; Jackie Coogan, actor, 1984.

Today is the Festival of St David, the patron saint of Wales.

The 20-month-old son of American aviator Charles Lindbergh was kidnapped from his nursery, 1932.

Americans tested a hydrogen bomb at Bikini Atoll, 1954.

Archbishop Makarios ended his exile and returned to Cyprus, 1959.

The Soviet unmanned spacecraft *Venus 3* touched down on Venus, 1966.

TOMORROW
BIRTHS: Robert II, King of Scotland 1371-90, Paisley, 1316; Sir Thomas Bodley, founder of the Bodleian Library in Oxford, Exeter, 1545; William Murray, 1st Earl of Mansfield, Lord Chief Justice 1756-88, Perth, 1704; Samuel Houston, soldier, 1st President of the Republic of Texas 1836-38 and 1841-44, Rockbridge Court, Virginia, 1793; Bedrich Smetana, composer, Litomyel, Czechoslovakia, 1824; Pope Pius XII (Eugenio Pacelli), Rome, 1876; Ivar Kreuger, financier, the "Match King", Kalmar, Sweden, 1880; Kurt Weill, composer, Dessau, Germany, 1900; Karen Carpenter, singer, New Haven, Connecticut, 1950.

DEATHS: Girolamo Frescobaldi, organist and composer, Rome, 1644; John Wesley, founder of the Methodist Church, London, 1791; Horace Walpole, novelist and historian, Twickenham, 1797; Heinrich Olbers, astronomer, Bremen, 1840; Hugh Gough, 1st Viscount Gough, field marshal, Dublin, 1869; John Stuart Blackie, writer, Edinburgh, 1895; D.H. Lawrence, novelist, Vence, France, 1930; Howard Carter, archaeologist, discoverer of the tomb of Tutankhamun (1922), London, 1939.

An assassination attempt was made on Queen Victoria by Robert Maclean at Windsor, 1882.

Captain James Gallagher and his 13-manned US Airforce crew completed the first round-the-world non-stop flight in 94 hours, 1949.

The British Commonwealth Trans-Antartic expedition, led by Sir Vivian Fuchs, completed the crossing, 1958.

Rhodesia broke away from the Commonwealth and became a republic under Ian Smith, 1970.

Latest wills

Sir Robert Camm **Booth**, of Solihull, West Midlands, left estate valued at £202,093 net.

Lady **Law**, of West Harting, Petersfield, Hampshire, left estate valued at £163,440 net.

Frank **Forty**, retired surgeon, of Bushey Heath, Hertfordshire, left estate valued at £947,687 net.

Frederick George **Askew**, of Great Dunmow, Essex, left estate valued at £1,191,971 net.

Daphne Moyra Phoebe **Chippendale**, of Farnborough, Kent, left estate valued at £1,686,466 net.
She left £1,000 each to British Cycling Federation, RNIB, Abbeyfield Development Trust and St Giles Parish Church, Farnborough, Kent.

Silva Lesley Bewers **Carter**, of Wickford, Essex, left estate valued at £2,576,917 net.
She left £1,000 to Wickford Corps of the Salvation Army.

Clive Ronald **Unsworth**, of Ashton in Makerfield, Wigan, Lancashire, left estate valued at £2,133,458 net.

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Because Jesus himself has passed through the test of suffering, he is able to help those who are in the midst of their test. Hebrews 2 : 18

BIRTHS

BROWN - On February 19th, to Yvonne and Barnaby, a son, Elliot Alexander.

CAMPBELL - On 20th February, to Louise (née Stegen) and Andrew, a daughter, Isobella Rosamund Mary, a sister for Alexander and James.

CASEY - On February 21st, to Carol Lawson, wife of Adrian Casey, a daughter, Charlotte Jane Lawson Casey.

CREED - On February 24th, to Nicola (née Richards) and Neville, a daughter, Imogen Rose Katharine.

DEWAR - On February 24th 1997 at Chelsea and Westminster Hospital, to Sarah (née Jones) and Mark, a son, James Frederic, a brother for Ellie.

HANSARD - On February 24th, to Joanna and Charles, a daughter, Harriet Louisa.

HORN - On February 19th at The Portland Hospital, to Sandra and Ben - twins - Charlotte and Christina, sisters for James and Alexander.

JONES - On February 5th 1997 in Sydney, Australia, at The Royal Hospital for Women, Paddington, to Emily (née Cooper) and Mark, a daughter, Olivia Rose Elizabeth.

LANE - On February 26th, to Allison and Vince, a son, Christian, a brother for Ella. Thank you St Mary's, Paddington.

MACINTYRE - On February 26th 1997, in Paris, to Kate (née Muir) and Ben, a son, Finnian Alexander, a brother for Barnaby.

MORTIER - On 23rd February in Nassau, Bahamas, to Carlton and Daphne, a daughter, Dominique Marie, a granddaughter to Clarence and Doris Mortier of London.

POND - On February 21st at The Portland Hospital, to Maureen and Richard, a son, Ryan Joseph.

ROSS MADDAMS - On 22nd February, to Belinda and Patrick, a daughter, Cecilia. Many thanks to the team at St Mary's, Paddington.

SHARP - On February 27th, to Carey and Joe, a beautiful daughter, Phoebe, a sister for Alice and Edward.

THOMAS - On 27th February at Pembury Hospital, to Katherine and Stuart, a daughter, Hannah Katherine.

WALTENSPUL - On February 24th at The Portland Hospital, to Nazli (née Tahir) and Christoph, a beautiful daughter, Amelia Clara.

WEALL-NOLAN - On February 24th at The Portland Hospital, to Katherine Weall and Christian Nolan, a son, Andreas Michael Nolan.

WINGATE - On February 23rd, to Melanie (née Ledger) and John, a son, Jack, a brother for Lucy.

GOLDEN ANNIVERSARIES

GORDON:WILLIAMSON - On March 1st 1947 at St Mark's Church, North Audley Street, London W1, by the Rev. Canon E.F. Bonhote M.A. assisted by the Rev. E.H. Thorneycroft M.A., James Gifford, only son of Mr and Mrs J. Edgar Gordon to Margaret Black, youngest daughter of Sir James and Lady Williamson.

DEATHS

BOYD - Kenneth. Dearly loved husband to Diana, father of Anita, Jane and Francesca and grandfather to Jack. Died on 26th February in East Sussex after a long illness courageously borne. All enquiries to A.C. Towner Ltd, tel: (01424) 775615.

CARTWRIGHT - Monica (née Davis) W.R.N.S. 1941-46, peacefully at home in Falmouth, Cornwall, on 26th February 1997. Beloved wife of Tony and mother of Pip.

FREER-SMITH - On 27th February 1997, peacefully after a long illness borne with great courage, Angela Beatrice aged 67, beloved wife of John and dearly loved mother of David, Peter, Wendy and Christopher. Funeral Service at St Mary's Church, Vernham Dean, nr. Andover, Hants, on Wednesday 5th March at 11am. Family flowers only. All enquiries to Halcrow & Sons Funeral Directors, 6A Bridge Street, Andover, Hants. SP10 1BH, tel: (01264) 335255.

MILLER - Miles suddenly on 26th February 1997 aged 51, eldest son of Joan and wonderful father of Elaine, Edward, Erik and Emily. Especially devoted husband of Ann. All his family and friends will treasure his memory. Funeral Service to take place on Thursday 6th March at Easthampstead Park Crematorium 2 pm. Flowers if desired or donations to British Heart Foundation c/o David Greedy Funeral Directors, Dukes Ride, Crowthorne, Berkshire RG45 6DS, tel: (01344) 773741.

SPEED - Peter (aka Peter The Painter) suddenly passed away on Monday 24th February aged 54 years. Sadly missed by all the family and friends. Funeral will take place on Friday 7th March 1997, at Merton and Sutton Cemetery at 1.30pm. Family flowers only. Donations to British Heart Foundation c/o Fredk. W. Paine, 6 Coombe Lane, Raynes Park, tel: (0181) 946-1974.

STEWART - On February 24th 1997, peacefully in hospital, Nettie Constable Stewart, of Wimborne, Dorset, sister of Margot Flowerdew, the late Betty Witt and Edward Stewart. A much loved aunt and great-aunt. Private family funeral.

THANKSGIVING SERVICES

COOPER - Bruce Lusk. A Service of Thanksgiving for his life and interment of ashes will be held at Crosthwaite Church, Keswick, on Wednesday March 19th at 11.30 am. Lunch at Keswick Hotel afterwards.

IN MEMORIAM — PRIVATE

MATTHEWS - Frederick. 5.9.19-2.3.87. Ten long years without you but never forgotten and always in our hearts. Lydia, Lawrence, Penny and their families.

STICKLEY - Damian. One year on, constantly in our thoughts and loved as ever.

IN MEMORIAM — PRIVATE

WALLBANK - To honour the memory of much loved FRED Dr. Newell Wallbank, who died at Evensong at St. Barts. The Great, London, on March 3rd last year.

BIRTHDAYS

JANET You change defeat to perfection and make 46 seem 18. Signed F. Fan.

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The galaxy just drive me
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to the universe.
Now everybody knows
how much I love you.
Oh Jose!

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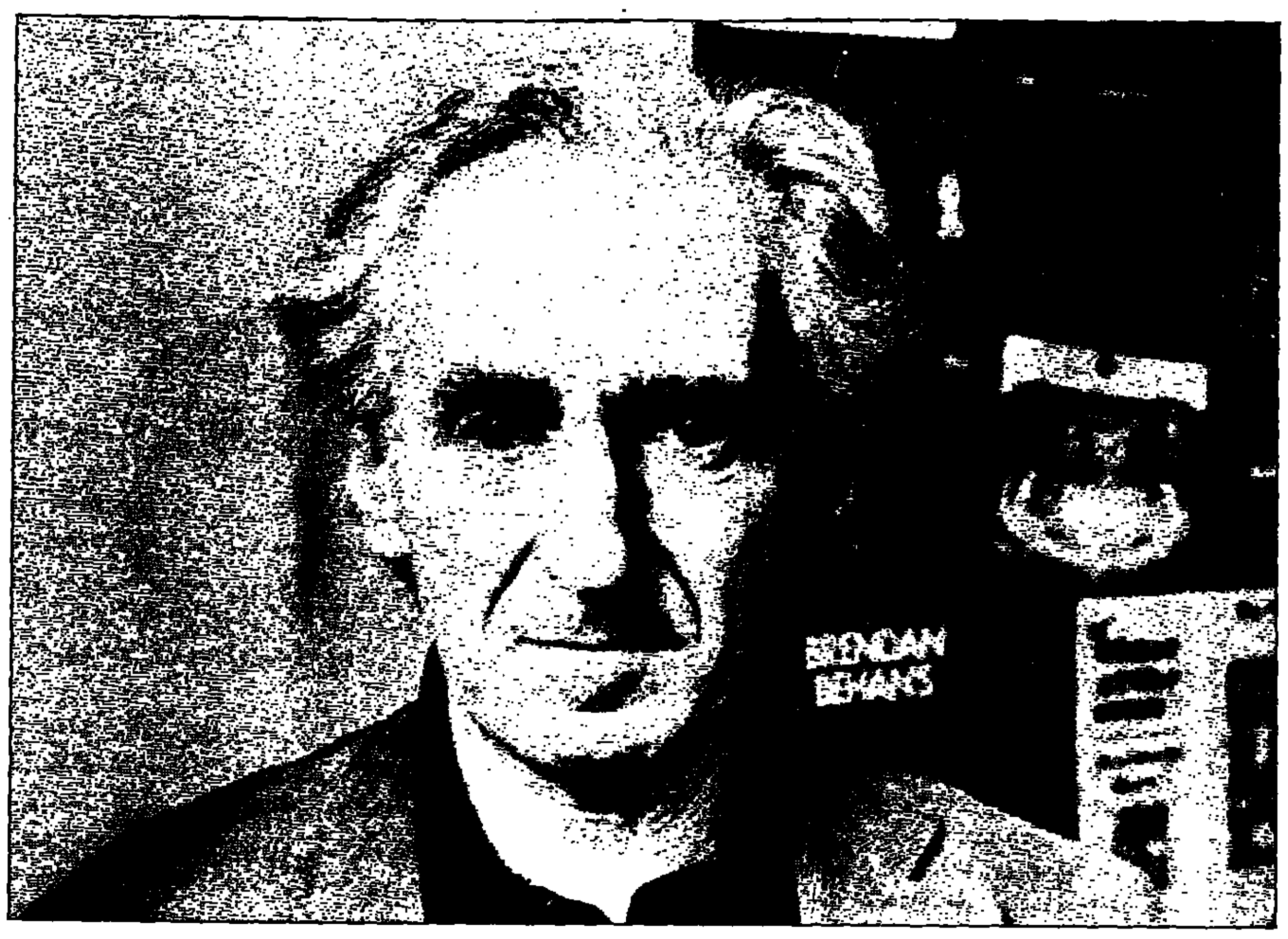
OBITUARIES

OSCAR LEWENSTEIN



Oscar Lewenstein, theatrical and film producer, died on February 23 aged 80. He was born in Hackney on January 18, 1917.

Even theatrical revolutions need their entrepreneurs and impresarios. For the revolution which overtook British theatre in the wake of *Look Back in Anger* in 1956, and slightly later the British film industry also, Oscar Lewenstein was that indispensible figure.

Naturally, he functioned chiefly behind the scenes, and his name was far less well known than most of those whose careers he helped to launch. But his influence was felt far and wide, everywhere from the Royal Court to Stratford East, and there were few, from John Osborne to Joe Orton, Joan Littlewood to Lindsay Anderson, who did not generously acknowledge his mostly benign impact on their careers.

Lewenstein's parents were recent Russian Jewish immigrants when he was born in Hackney just at the onset of the Russian Revolution. His father had a small business in wood and plastics, which took the family to Hove for most of Oscar's childhood, but business failure brought them back to the East End of London when he was 14.

In the circumstances, any young person with any political consciousness at all was likely to grow up strongly left-wing. Lewenstein was from the beginning a great reader, formed his Marxist view of the world at an early age, and never significantly deviated from it subsequently, even when he became rich and successful.

After leaving school he had various jobs, but the first of them in which he was happy was at the Workers' Bookshop, which distributed Left Book Club publications, in 1936. Through it he first made contact with notable Communist writers and intellectuals, which was to stand him in good stead later on.

In 1938 he married Clare, a co-worker for the cause, but the war came before he could make any sensible decision about what he wanted to be. His marriage did not survive the war, but his experience in the Army, undertaking the education of illiterate recruits, had a strong formative effect. His realisation that he was a born organiser and could put his talents and his education (largely self-acquired) to use on behalf of the causes he believed in derived from this period.

As soon as he was demobbed he began to put his notions into practice by taking a managerial job with the Unity Theatre, a famous London political theatre club of the time (he wanted to edit their magazine, but was not judged to have sufficient experience). His first connection with the Unity came through a prewar friend, Ted Willis, who had in the interim begun to write plays and was already on his way to becoming the creator of *Dixon of Dock Green* and many realist scripts for early television.

The Unity brought Lewenstein for the first time into close contact with the theatrical milieu in which the rest of his life was to be spent, and gave him an excellent understanding of how the theatre and theatrical people functioned. He also met through the theatre his second wife, an artist-potter called Eileen Mawson.

During Lewenstein's time as general manager at the Unity it set up a professional company in addition to its less formal activities, and so he became, in effect, an impresario for the first time, if at a very humble level. In 1952 he was hired as General Manager of the Royal Court Theatre, at that time notable for little else than its historical connection with the Barker-Vedrenne management and the early productions of George Bernard Shaw.

However, Lewenstein had other ideas. He saw a bright future for a writers' theatre which would be run, as so few London theatres were at that time, on repertory lines and establish a consistent policy. In 1956, along with the poet-playwright Ronald Duncan and the actor-director George Devine, he set up the English Stage Company at the Royal Court to be exactly that. The first couple of productions received respectful notices, but the third really took off. It was John Osborne's *Look Back in Anger*.

This success, critical and commercial, almost single-handedly set off the so-called New Drama in Britain, and the English Stage Company at the Royal Court continued to be the movement's flagship. Lewenstein's connection with the theatre was continuous. He was artistic director there from 1972 to 1975, co-produced many of its shows and masterminded its West End transfers, and was chairman of the company, member of the council and general inspirer (or, as some saw it, interferer) for many years.

But his interests did not limit themselves to the one company or theatre. He was an old friend of Joan Littlewood, and he helped her to put on the first British production of a Brecht play (*Mother Courage*) and provided the managerial input for the transfer of several of her most famous Theatre Workshop productions, including *A Taste of Honey*, *The Hostage* and *Make Me An Offer*, to lucrative West End runs.

All three of those plays, incidentally, were transferred simultaneously in 1959 — no one could accuse Lewenstein of lacking boldness if he believed in something. Of course he had his share of flops, but hardly ever did he involve himself in any enterprise which was totally lacking in quality. He had learnt early that lofty educational intentions in the theatre were not enough, and his combination of intellectual stamina with an acute sense of what would work and what would not brought him many successes such as *Billy Liar*, *Loot* and *What the Butler Saw*, in which serious ideas were presented in an honorably commercial way.

Lewenstein's theatrical connections with directors such as Tony Richardson, Lindsay Anderson and Peter Brook were inevitably, sooner or later, going to get him involved with the cinema too. He began in a modest way, as a sort of uncredited assistant producer on *A Taste of Honey* and *The Loneliness of the Long Distance Runner*, both directed by Tony Richardson, but his official debut as associate producer hit gold, in the shape of *Tom Jones*.

He went on to produce such memorably successful films as *The Girl with Green Eyes* and *The Knack*, as well as some really bizarre projects which probably no other producer would have touched, like Tony Richardson's filming of the Genet script *Mademoiselle*; his final production was *Rita, Sue and Bob Too* in 1987, some years after he had effectively retired from active involvement in theatrical production and settled, inevitably, to writing his memoirs, *Kicking Against the Pricks*, which appeared in 1994.

In private, Lewenstein was noted for his cool and his culture. He was an enthusiastic collector of pictures and books, and always turned out to have far-ranging knowledge of the most obscure and unlikely subjects, which he was delighted to share: the teacher in him died hard. Professionally he could sometimes be difficult, and would refuse for as long as possible to admit that he might be wrong in anything. On the other hand, he could reasonably point out that he very seldom was, and if from time to time he sulked under the lash of criticism, he would always accept just strictures eventually. He was ever an idealist first, a businessman after — though sometimes by quite a short head. He helped to change the face of 20th-century British drama.

His first marriage was dissolved in 1947. He is survived by his second wife, Eileen, and two sons.

WILLIAM GEAR

William Gear, artist, died on February 27 aged 81. He was born on August 2, 1915.

HAD the tides of international art and taste shifted just a little in the late 1940s, William Gear might have been one of Britain's most famous artists. As it is, he remains one of those figures whose work is rediscovered from time to time by art historians and connoisseurs, and prized for its adventure and originality.

Gear's paintings of the 1950s, characterised by what might be called intuitive abstraction, were at the forefront of European and international art of the time; they effectively combine a Scottish flair for handling strong colour and a British artistic pragmatism. But the powerfully backed surge of American Abstract Expressionism, with its unstructured and uninhibited mark-making on a huge scale, soon submerged the comparatively restrained contemporary European abstract art of the time, almost banishing it from the public eye, and causing it to be dismissed as too formal and tasteful.

With hindsight, however, Gear's informal and experimental studies and gouaches on paper of around 1949, with their hazy coalescence of brush marks, themselves look like blueprints for Abstract Expressionism of the New York School. Indeed, Gear's work was shown alongside Jackson Pollock's at the Betty Parsons Gallery in New York in 1949. But Gear always maintained more of an overt sense of nature in his work.

Gear was sufficiently resilient to remain unconfined by history and changing taste, and he continued to work undaunted during many years of subsequent disregard by most of the art world. His reward was to see his work being rediscovered, hung in retrospectives and purchased, by museums all over the world in the 1980s and 1990s.

William Gear was born in the fishing village of Methil, Fifeshire; a dour location between stormy seas and pitheads. Intent from his early teens on becoming an artist, from 1932 to 1936 he attended Edinburgh Art School, with its traditional Paris art affiliations, and found there a more stimulating environment than London would have offered at the time. From 1936 to 1937 he was at Edinburgh University, the first British university to have a chair of art history, and from 1937 to 1938 a travelling scholarship took him to Paris, where he attended Fernand Léger's academy. He returned to attend Moray House Training College from 1938 to 1939, and exhibited his work for the first time at the Royal Scottish Academy and Society of Scottish Artists.

Gear saw war service from 1939 to 1946 with the Royal Corps of Signals in the Middle East (where he managed to have exhibitions of his works on paper in Jerusalem, Tel Aviv, and Cairo), in Italy (shows in Siena and Florence), and in Germany, where he subsequently worked as a staff officer for the Monuments, Fine Arts, and Archives branch of the Control Commission from 1946 to 1947; he set up a studio in a castle in Celle, and participated in the rebuilding of German cultural life.

Demobbed in 1947, Gear made straight for Paris, where he became associated with the *Ecole de Paris* and with other groups of abstract painters. He had his first one-man show at a commercial gallery in Paris in 1948, and also his first one-man show in London in the same year at Gimpel Fils.

Gear returned to Britain in 1950, after showing in some important group exhibitions in Europe; with a brief stay in Buckinghamshire, he settled in a small village in Kent near Canterbury. At The Festival of Britain in 1951, an abstract by Gear (printed upside down in the catalogue — the smart remark at the time was that it did not matter) won a major purchase prize of £500: this led to questions in Parliament.

Exhibitions in Britain and in Europe kept him busy; and from 1958 to 1964 he became curator of the Towner Art Gallery in Eastbourne. From 1964 to 1975 he was head of the department of Fine Art at Birmingham College of Art (later Birmingham Polytechnic).

Gear missed the expansion of promotion and public interest which characterised the visual arts in Britain in the 1960s, but the fast developing areas of art history and exhibition-making eventually caught up with him, as Europe rediscovered its own postwar art in the shadow of American domination.

But though retrospectives and worldwide acquisition of his works followed, London lagged behind: the Royal Academy's 1987 exhibition of the "modern movement", *British Art In The 20th Century*, ignored him completely in its assessment of the 1950s. It was left to a 1989 Scottish exhibition, *Scottish Art 1900-1990*, to restore Gear to his rightful place as one of the original talents of British 20th-century art.

William Gear married, in 1949, Charlotte Chertock, who died in 1988; there are two sons of the marriage.

An exhibition of Gear's work can be seen at the Redfern Gallery, London W1, until March 26.

JACK WILSON

Jack Wilson, British Olympic oarsman, died on February 16 aged 82. He was born on September 17, 1914.

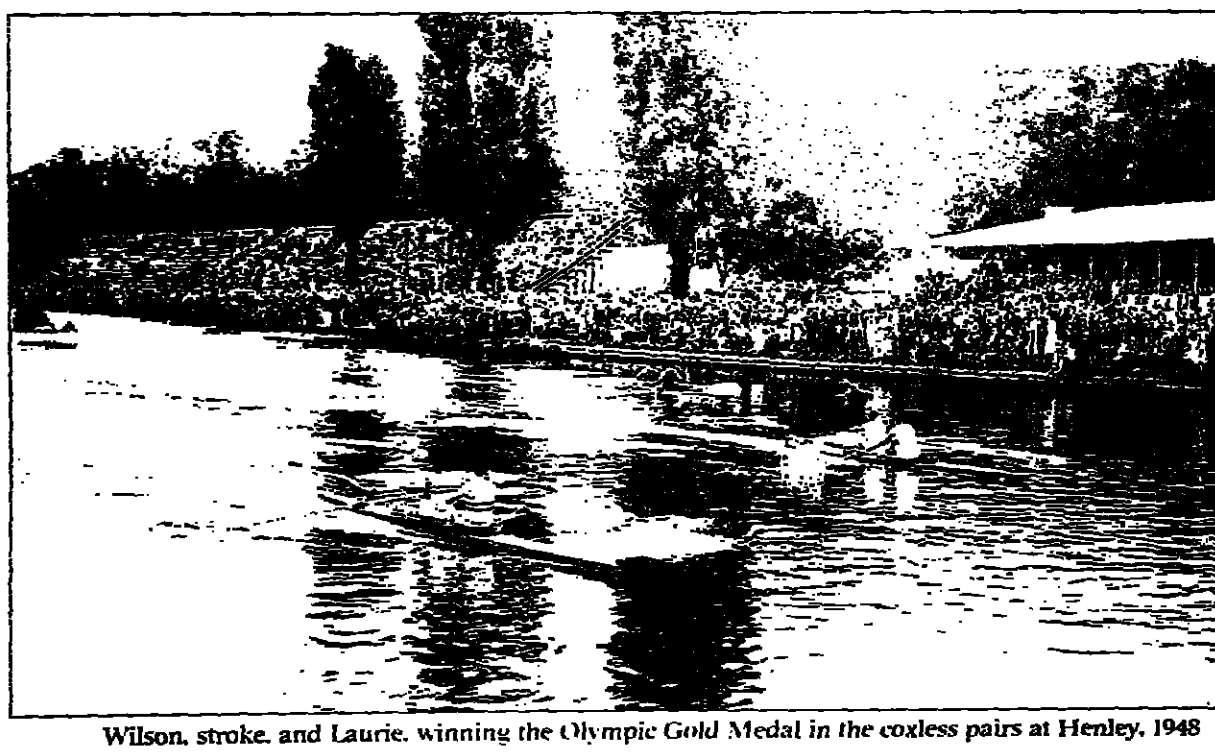
JACK WILSON's sideboard must have groaned under the weight of the trophies he gained during his short but spectacular rowing career, but it is perhaps for the gold medal he won for Britain in the 1948 Olympic Games that he will be best remembered. He was also in three victorious Cambridge crews in the University Boat Race, 1934-36.

Remarkably, it was after having not touched an oar for ten years that he rowed with his friend, W. G. R.M. "Ran" Laurie (father of Hugh Laurie the comedian, himself a Cambridge rowing Blue), to victory in the Olympic coxless pairs. Taking leave from the political service in Sudan, Wilson and Laurie entered the Henley Royal Regatta in 1948. Despite having had only three months training, the pair won the Goblets so convincingly that they were invited to represent Great Britain at the first postwar Olympic Games, in Britain, later that year.

Rowing on their favourite course at Henley, "the Desert Rats" as they were known, fought off a late challenge from the Swiss brothers, Hans and Josef Kalt, beating them by 2.8 seconds to take gold.

Jack Hyrne Tucker Wilson was educated at Shrewsbury School and Pembroke College, Cambridge, where he read engineering. At Shrewsbury he was introduced to rowing and first competed at Henley in 1932 when he rowed for the Shrewsbury crew, winning the Ladies' Plate. This was a particularly impressive win since the event was open to both school and university college crews, and naturally the latter tended to dominate.

Two years later Wilson gained his Blue at Cambridge, rowing in three consecutive victorious Boat Race crews. In the first year, 1934, the Cambridge eight set a record time. Wilson was made president of the Cambridge University Boat Club in 1935. This was the golden era of Pembroke rowing; Wilson won the Stewards' Cup twice and the Grand Challenge Cup once, for his college.



Wilson, stroke, and Laurie, winning the Olympic Gold Medal in the coxless pairs at Henley, 1948

Wilson joined the Sudan Political Service in 1936 but returned to Henley on leave in 1938 to win the Stewards' for Leander, and the Silver Goblets in partnership with Ran Laurie.

While serving as District Commissioner in the Upper Nile Province in 1942, he incurred the displeasure of a local witch doctor, at whose instigation an aged local woman stabbed Wilson with an assegai. He was carried by bearers on his bed for 24 hours and by boat down the Nile for a further 24 hours, before reaching hospital at Malakal, from where he was flown to Khartoum.

Wilson was Deputy Governor of the Bahr El Ghazal Province when independence came to Sudan in 1954. He returned to Britain to join the steel company Stewart and Lloyds where he was made general manager of its West Midlands Tubes Division. He retired in 1976.

Even after he had stopped competitive rowing, it was never far from his heart. In 1951 he coached the winning Pembroke College crew in the Ladies' Plate. He was elected a Steward of Henley Royal Regatta in 1953, and almost never missed the annual regatta where he was actively involved until last year with such duties as timekeeping.

An active member of his community, Wilson was a magistrate and served on the committee of the League of Friends of Budleigh Salterton Hospital.

He is survived by his wife, Anne, whom he married in Mombasa in 1943 after she managed to get a posting there with the Wrens, and by their two sons.

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Dated this day 1st March 1997
Brotherton Price Elgoods
Solicitors
123 Promenade
Cheltenham, Glos.

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ERRINGTON JAMES of 4 BARKIS MEAD OWLSMOOR SANDHURST BERKSHIRE died on 6 NOVEMBER 1996 particulars to CLOSE GOFF HUMPHREYS Solicitors of 90 PARK STREET, CAMBERLEY, SURREY GU15 3NY before 2 MAY 1997

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WILLIAMS, ROLAND GEORGE of Flat 12, 17 Clarges Street, London W1 7PG and of Little Fitchings, Plaistow, West Sussex died on 2 August 1996 particulars to MATTHEW TRACKMAN & CO Solicitors of 10 ANGEL GATE, CITY ROAD, LONDON EC1V 2DT before 30 April 1997

NEWSPAPERS ATTACKED ON MORAL ISSUE

By Clifford Longley
Religious Affairs Correspondent

Elements in the churches, the mass media, and contemporary politics are rebuked for contributing to the prevailing "moral chaos" in society in the preface to *Crockford's Clerical Directory*, published today.

As is the custom, the preface is unsigned and the identity of its author a closely kept secret, but he is believed to be an elderly clergyman of university background and conservative predilections.

Since the last edition of *Crockford*, he says, there has been evidence of a growing concern about aspects of the so-called permissive society, in particular the commercial exploitation of sex. It cannot be overlooked that the moral crisis is within the church itself as well as in the nation at large (the preface says).

Standards of sexual behaviour which have been an accepted part of Christian teaching since New Testament times are now openly called in question by some of the clergy, not only in books but on radio and television, where millions of viewers and listeners are given the impression that the church has now abandoned its moral standards . . . There has been allowed to grow up a one-sided and sentimental understanding of love combined with a belief that all sexual restraint is potentially harmful.

The principal responsibility for correcting this situation rested with the bishops. They should insist on adequate moral teaching in the colleges. They should be more searching in their examinations of candidates for ordination, and more firm and frequent in calling their clergy to a disciplined life. The Archbishop of Canterbury should write an appropriate book on the chaos in morals.

Politicians could not escape a share of the blame. No sooner did a television discussion turn to a party issue than reason flew out of the window. The Labour Party's manoeuvring on the EEC was particularly unedifying in what claimed to be a party of conscience.

For the mass media, the national press and television in particular, the writer reserves his severest censure. The newspaper proprietors have the greatest potential influence of any group of people in the whole country. It is highly improbable that, as some of them assert, they give no direction to the papers which they own. If, indeed, they did not do so they are guilty of the most appalling misuse of power. Responsibility must also rest heavily on those who have laid down the principles of modern journalism. The reader can only judge on those principles by their effects, and the dominant effect is sensationalism, the search for the good story without too much regard for the facts.

The excuse of giving the public what it wants is a shallow one, the subordination of truth to commercialism. The culprits here are not, we believe, the reporters but the editors. Our own experience of newspaper reporters and that of others to whom we have talked is that they are courteous and helpful. The damage is done when their material is handled by those who make up the paper.

ON THIS DAY

March 1, 1973

The anonymous author of the Crockford *preface was customarily expected to make forthright criticisms of any trends within the Church of England of which he disapproved.*

THE TIMES TODAY

NEWS

Major warns of election defeat

■ John Major acknowledged the prospect of general election defeat last night in a high-risk gamble intended to shock former Tory voters into facing up to the alleged dangers of a Labour government.

The Prime Minister said that Britain could be just weeks away from a "midsummer nightmare", predicting that a victorious Labour would use a Budget soon after the election to put up taxes and interest rates and blame the Tories...... **Page 1**

Natwest faces £50m loss over dealings

■ Natwest, the largest high street clearing bank, put aside £50 million to cover losses in the highly volatile derivatives market. The announcement came after the stock market closed... **Page 1**

In from the cold

John Le Carré met his Karla when the author who brought the spies *in from the cold* met the man who ran Moscow Centre .... **Page 1**

Game of chicken

Vets with nets will patrol Twickenham to catch any of the live cockerels that are traditionally released by French fans.................. **Page 1**

Worldbeater at 95

Everitt Hosack made a world record two-metre long jump on his 95th birthday...................... **Page 3**

Hostile community

Villagers raised £200,000 in three days to buy a house instead of letting a charity use it for preparing former drug addicts and alcoholics for life back in the community .... **Page 5**

Road to Hollywood

A 21-year-old self-taught film director from Brighton has been signed by a Hollywood studio to shoot his own production.. **Page 6**

Video wars resume

Video game wars resume in high streets and homes after a lull lasting several years .... **Page 9**

Wrong bones

Bones thought to be of St David, the patron saint of Wales, have been carbon-dated and found to be the wrong age by at least 400 years. The Welsh celebrate St David's Day today................ **Page 15**

Clinton plea

President Clinton has been making late-night calls to fellow Democrats urging them not to betray him......................................**Page 18**

Young hopeful

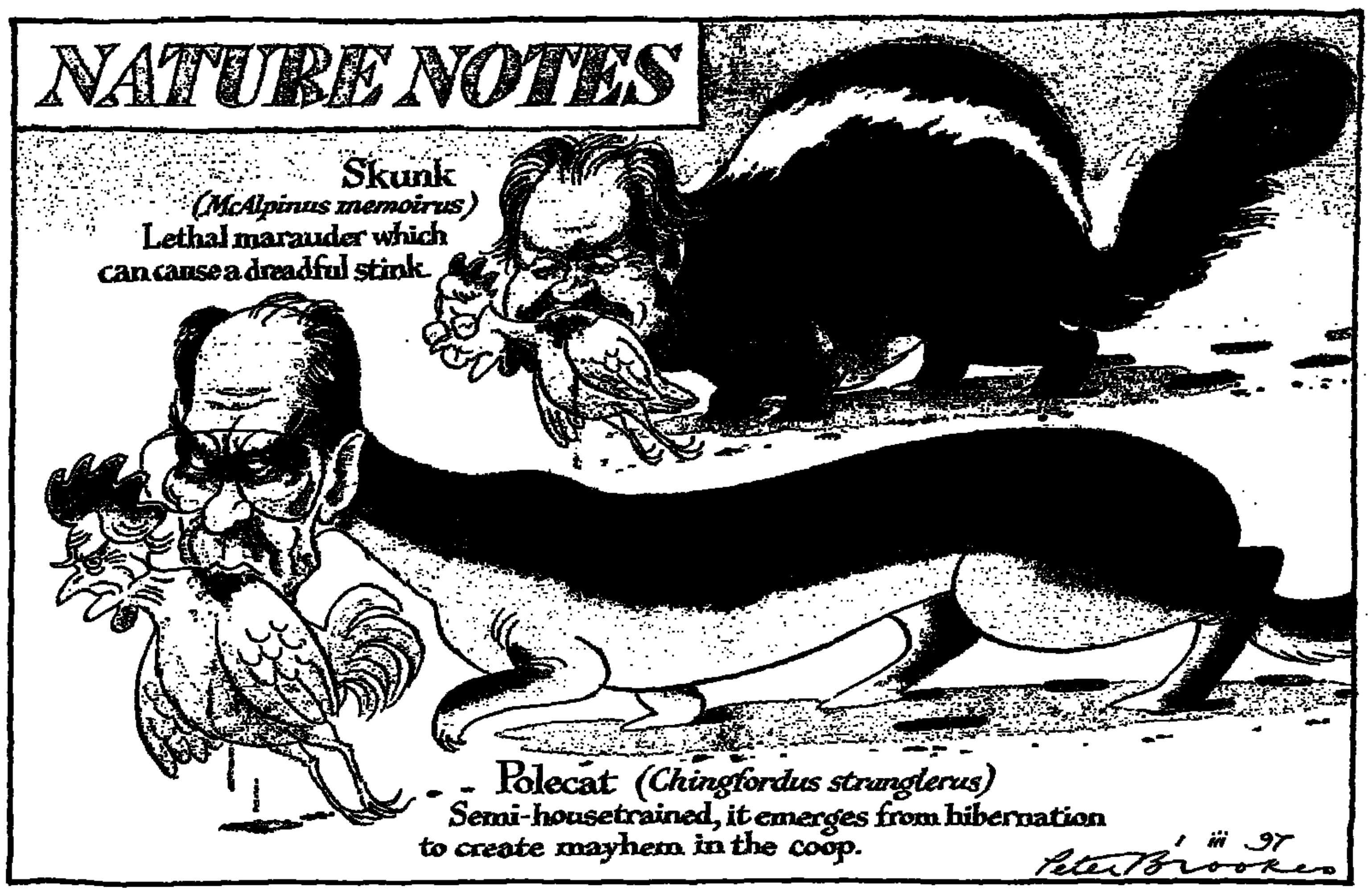
A girl of twelve who won a contest to sing on Broadway intends to sue the show for $50 million (£31 million) after being dumped..**Page 18**

Bush's son rises

Speculation grows that George Bush, the Governor of Texas, can follow his father's trail to the presidency .... **Page 19**

Stonehenge 'built by ancient Bretons'

■ England's greatest monument, Stonehenge, may have been built by the French. Aubrey Burl, an expert on prehistoric stone circles, says the stones were manhandled into position on Salisbury Plain by Gallic engineers .... **Page 3**


NATURE NOTES
Skunk
(McAlpinus memoirus)
Lethal marauder which can cause a dreadful stink.
Polecat (Chingfordus stranglerus)
Semi-housetrained, it emerges from hibernation to create mayhem in the coop.
1 iii 97
Peter Brookes

OPINION

Beyond spin: If the Prime Minister wants the country to wake up, he has to do so *himself — and stay in that* state............................**Page 25**

Favourite son: For the moment, at least, George Bush junior is the Great Right Hope..............................**Page 25**

Primakov's profession: "You see, Mr Le Carré, I am already an old fan." .... **Page 25**

OBITUARIES

Oscar Lewenstein, theatre and film producer; **William Gear,** painter; **Jack Wilson,** Olympic oarsman .... **Page 27**

COLUMNS

Simon Jenkins: The film version of Arthur Miller's play, *The Crucible*, which used the saga of the Salem witches as a weapon against McCarthyism, *finds new forms of McCarthyism in political correctness and revived-memory syndrome* ....**Page 24**

Tim Congdon: The longer Europe's governments postpone action to halt the growth of debt caused by state pensions, the worse their eventual dilemma ....**Page 24**

LETTERS

Lord Tebbit .... **Page 25**

BUSINESS

Amicable battle: Prudential, Abbey National and Australia Mutual Provident (AMP) have placed formal bids, each believed to be worth more *than £2 billion*, for Scottish Amicable.................... **Page 29**

£200 m goal: A valuation of almost £200 million has been put on Newcastle United football club.................... **Page 29**

Markets: The FT-SE 100 Index fell 30.9 points to close at 4308.3. Sterling's trade-weighted index rose from 98.2 to 98.3 after a rise from $1.6275 to $1.6290 but a fall from DM2.7500 to DM2.7494.................. **Page 32**

SPORT

Rugby union: The winner of *England v France at Twickenham* will have one hand on the Five Nations' championship trophy ....**Page 56**

Football: Steve Coppell has returned as caretaker manager of Crystal Palace until the end of the season......**Page 56**

Golf: Domingo Hospital, of Spain, was leading the Dubai Desert Classic by two strokes at the end of the second round .... **Page 55**

CAR 97

Any colour scheme you want

ARTS

Tartan army: Adventures *in Motion Pictures takes* the twee out of La Sylphide and replaces it with present-day urban wit for *Highland Fling*, Matthew Bourne's comic revision .... **Page 22**

Modern heroes: Classical music lovers know their early music, but often at the expense of contemporary works. Two London concerts addressed the imbalance .... **Page 22**

Semi-conscious: A nation which already has 2,500 museums has found room for one more........ **Page 23**

SECTIONS

MAGAZINE

Top gear: Richard Wilson *models* .... **Page 26**
Juliette Binoche: flirting with disaster........ **Page 10**
Food & Drink. **Pages 41-46**

Weekend

Party animal: Lord McAlpine.......... **Pages 1, 2**

Property: Moving *house; histories* .... **Pages 7, 8**
Home life .... **Page 11**
Travel .... **Pages 15-23**

10 15

Win a mini hi-fi....Page 3
Careers....................Page 4
New star .... Pages 6 & 7
We recommend .. Page 11

directory

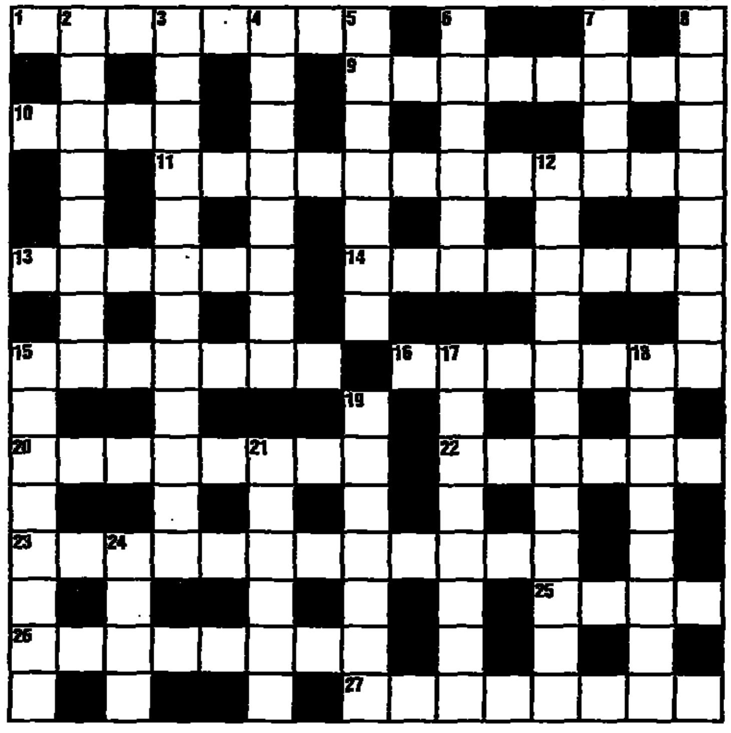
People .... **Page 3**
Inside Track. Pages 4 & 5
Books .... **Pages 9-14**
What's on....... Pages 15-19
TV & Radio ... Pages 23-51

THE TIMES CROSSWORD NO 20,416

A £20 book token will be awarded to the senders of the first five correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 486, Virginia Street, London E1 9DD. The names of the winners and the solution will be published next Saturday.

Name/Address ....

....



ACROSS

1 Some bet he's dawdling in the pool (8).
9 Recognisable as Graymalkin, for example (8).
10 Successful stroke put business ahead (4).
11 They give you a better view till close of play (5,7).
13 The man to compose a song of loyalty (6).
14 One who makes restitution of surplus gold to king (8).
15 Mildly cursing repair needed in hose (7).
16 Charge levied on importers of table wine (7).
20 Source of beef that can give us energy (8).
22 Some find the paper boring (6).
23 One who might give an eye-tooth to be a music-maker (5-7).
25 Spots Pole Star outside (4).
26 Trampled on English bulrush, by the sound of it (8).
27 Decision to be transported away from 'ere, possibly (8).

DOWN

2 Arab in rising generation showing undue self-regard (8).
3 Ill-feeling that persists, however unjustified (12).
4 US drummer in death drama (8).
5 It involves a fellow and female with a passion (7).
6 Opening of shopping arcades supplying underwear (6).
7 Neck getting a smack (4).
8 Keep out of harm's way, parking on top of store (8).
12 All the goods required for dwindling hosiery business (5-2-5).
15 Disgraceful accommodation a boxer may live in (8).
17 Dark stone in ring is in bad shape (8).
18 It's like Frank, for example, to get up and run like mad (8).
19 Religious - sounding formulas to produce fool's gold (7).
21 Stamp a Scots solicitor may need for his correspondence (6).
24 Sort of rags Cinderella wore to the ball (4).

Solution to Puzzle No 20,410

```
FOWLPEST BRIDGE
A A A I C E I L
RUSSIANROULETTE
R H R C C A T M
ONETIME KEYHOLE
W D N   E E   N
 DOUGHBOY DEBUT
C U   R E   A S
ACTON ANDIRONS 
R   E S   A D A
DISCUSS SIDEARM
I I T I T I G O
GENERALPRACTICE
A E A Y A A N B
NEWELS APOLOGIA
```

Solution to Puzzle No 20,415

```
HECATE SPECTRUM
I A E V O A O I
JOSSSTICK SHAWL
A T T R E H C A
CLAMANT DOLPHIN
K B   U   I   E
 HOUSEOFCOMMONS
S U O S H I L E
INTELLIGENTSIA 
G   O   S   G C
HALFWIT SALVAGE
T A H O M I R N
STYLI SPARTACUS
E B S C N H H E
EGYPTIAN BOWYER
```

LAST WEEK'S WINNERS: *J R Kelly, Overstone Park, Billing Lane, Northampton; J Biggs, Grasmere, Ambleside, Cumbria; L Matchell, Bacup, Lancashire; F W Parker, Machyn Lleth, Powys; A Mackenzie, Whitley Bay, Tyne & Wear.*

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HOURS OF DARKNESS

TODAY

Sun rises: 6.46 am | Sun sets: 5.41 pm
Moon sets 9.52 am | Moon rises 12.11 am

Last quarter tomorrow

London 5.41 pm to 6.44 am
Bristol 5.51 pm to 6.53 am
Edinburgh 5.47 pm to 7.02 am
Manchester 5.47 pm to 6.56 am
Penzance 6.04 pm to 7.04 am

TOMORROW

Sun rises: 6.44 am | Sun sets: 5.43 pm
Moon sets 10.33 am | Moon rises 1.16 am

Last quarter today

London 5.43 pm to 6.42 am
Bristol 5.52 pm to 6.51 am
Edinburgh 5.49 pm to 6.59 am
Manchester 5.49 pm to 6.52 am
Penzance 6.06 pm to 7.02 am

HIGH TIDES

TODAY	AM	HT	PM	HT
London Bridge	05.38	6.5	18.02	6.5
Aberdeen	05.21	3.7	17.41	3.7
Avonmouth	10.54	11.3	23.12	10.9
Belfast	02.51	3.1	15.23	3.2
Cardiff	10.40	10.5	22.58	10.2
Devonport	09.22	4.8	21.43	4.7
Dover	02.29	6.2	14.53	6.0
Dublin (N Wall)	03.37	3.5	16.10	3.5
Falmouth	08.53	4.6	21.14	4.5
Greenock	04.27	3.0	16.32	3.1
Harwich	03.34	3.6	16.01	3.5
Holyhead	02.08	4.9	14.25	4.9
Hull (Albert D)	10.15	7.7	22.35	7.7
Ilfracombe	09.44	7.9	22.07	7.6
King's Lynn	10.11	5.6	22.26	5.6
Leith	06.45	4.8	19.03	4.8
Liverpool	02.53	8.4	15.11	8.3
Lowestoft	01.13	2.3	13.43	2.2
Margate	03.35	4.4	16.08	4.2
Milford Haven	10.03	6.0	22.27	5.7
Newquay	08.59	6.0	21.24	5.8
Oban	09.21	3.3	21.56	3.1
Penzance	08.22	4.8	20.48	4.7
Portland	10.42	1.6	23.04	1.5
Portsmouth	03.04	4.3	15.27	4.1
Shoreham	02.37	5.5	15.02	5.2
Southampton	02.27	4.1	14.45	4.0
Swansea	10.04	8.0	22.33	7.8
Tees	07.48	4.6	20.08	4.6
Walton-on-N	03.28	3.7	15.54	3.6

All times GMT. Hights in metres

HIGHEST & LOWEST

Yesterday: Highest day temp: Guernsey, 15C (59F); lowest day max: Aviemore, Highland, 5C (41F); highest rainfall: Tulloch Bridge, Highland, 0.98in; highest sunshine: Aberdeen, 8.9hr

NEWSPAPERS SUPPORT RECYCLING
Recycled paper made up 41.2% of the raw material for UK newspapers in the first half of 1996

FORECAST

☐ **General:** England and Wales will start dry but during the afternoon there will be outbreaks of rain in Cumbria. By evening the rain will have moved southeast to reach North Wales and other northwestern parts.

Scotland and Northern Ireland will have a very wet day, although eastern parts of Scotland will start dry. It will be very windy with gale or even severe gale force southwest winds.

☐ **London, S E, Cent S, E England, E Anglia, E Midlands, Channel Isles:** hazy sunshine at first. Winds moderate becoming fresh to strong, south to southwest. Max 12C (54F).

☐ **W Midlands, S W, Cent N England, S Wales:** bright spells at first; cloud thickening later. Wind south to southwest, fresh becoming strong to near gale. Max 11C (52F).

☐ **N Wales, N W, N E England:** mostly dry at first, then outbreaks of light rain in the evening. Wind south to southwest, fresh to strong, becoming strong to gale. Max 10C (50F).

☐ **Lake Dist, Isle of Man, Borders:** dry start but outbreaks of rain by early afternoon. Winds south to southwest, strong to gale, perhaps severe gale later. Max 9C (48F).

☐ **Edinburgh & Dundee, S W, N W Scotland, Glasgow, Cent Highlands, Moray Firth, Argyll, N Ireland:** cloudy with persistent rain, heavy in places. Wind strong to gale, becoming gale or severe gale, south to southwesterly. Mild. Max 9C (48F).

☐ **Aberdeen, N E Scotland, Orkney, Shetland:** mostly dry at first but rain arriving during morning, heavy in places. Wind south to southwest, strong to gale, becoming gale or even severe gale. Max 8C (46F).

☐ **Outlook:** rain clearing southeast tomorrow, then showers; less windy.

AROUND BRITAIN

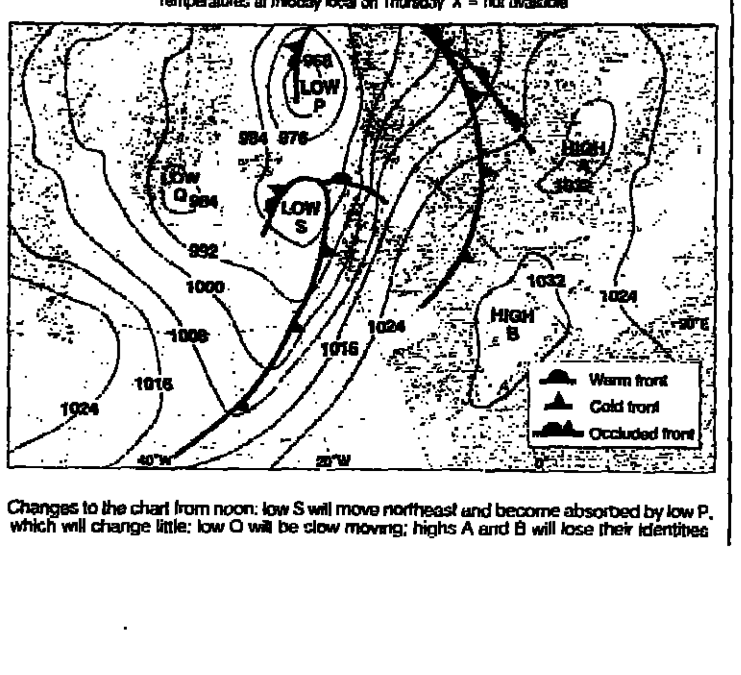
24 hrs to 5 pm: b=bright; c=cloud; d=drizzle; ds=dust storm; du=dull; f=fair; fg=fog; g=gale; h=hail; r=rain; sh=shower; sl=sleet; sn=snow; s=sun; t=thunder

	Sun hrs	Rain in	Max C	Max F			Sun hrs	Rain in	Max C	Max F	
Aberdeen	-	0.04	7	45	c	Littlehmptn	1.0	-	12	54	du
Anglesey	-	0.17	9	48	r	London	0.2	0.01	11	52	f
Aspatria	-	0.48	9	48	r	Lowestoft	-	0.02	9	48	b
Aviemore	-	0.19	9	48	r	Manchester	-	0.28	9	48	r
Belfast	-	0.34	11	52	r	Margate	1.5	0.01	11	52	b
Birmingham	-	0.01	9	48	c	Minehead	1.2	-	12	54	b
Bognor R	0.2	-	10	50	c	Morecambe	-	0.30	9	48	r
Bournem'th	1.2	-	11	52	c	Newcastle	X	0.15	10	50	r
Bristol	-	-	11	52	c	Newquay	X	-	11	52	c
Buxton	-	0.25	7	45	c	Norwich	0.1	0.02	9	48	b
Cardiff	1.1	-	11	52	b	Oxford	0.1	-	10	50	c
Clacton	2.2	0.03	8	46	b	Penzance	X	-	11	52	du
	X					Poole	0.7	-	12	54	c
Colwyn Bay	-	0.05	10	50	c	Prestatyn	X	0.05	11	52	r
Cromer	-	0.04	9	48	c	Ross-o-wye	-	-	11	52	c
Eastbourne	1.4	-	11	52	b	Ryde	X				
	X					Salcombe	X				
Eskdalemuir	-	0.77	7	45	r	Sandown	0.5	-	10	50	b
Exmouth	0.8	-	11	52	c	Sauntn Snd	0.5	-	11	52	b
Falmouth	2.3	-	11	52	c	Scarboro'	X				
Fishguard	0.1	0.01	10	50	r	Shanklin	X				
Folkestone	2.9	-	10	50	b	Shrewsbury	X	0.01	10	50	r
Glasgow	-	0.50	11	52	r	Skegness	-	0.05	8	46	r
Guernsey	3.2	0.01	14	57	s		X				
Hastings	1.2	-	10	50	c	Southport	-	0.14	10	50	sh
Hayling I.	0.5	-	9	48	du	Southsea	0.2	-	10	50	c
Herne Bay	1.6	0.01	10	50	b	Stornoway	-	0.34	10	50	r
Hove	2.2	X	9	48	b	Swanage	1.5	-	11	52	c
Hunstanton	X	0.08	9	48	sh	Teignmouth	0.6	0.01	11	52	c
	X					Tenby	-	-	10	50	du
Isle of Man	0.1	0.37	9	48	r	Tiree	-	0.52	10	50	r
Jersey	5.4	-	12	54	s	Torquay	0.4	-	12	54	b
Kinloss	0.3	0.01	10	50	r	Tynemouth	X				
Leeds	0.1	0.10	9	48	r	Ventnor	2.6	0.01	11	52	b
Lerwick	-	0.17	6	43	sn	West-s-mare	X				
Leuchars	-	0.05	10	50	r	Weymouth	2.6	-	10	50	b

ABROAD

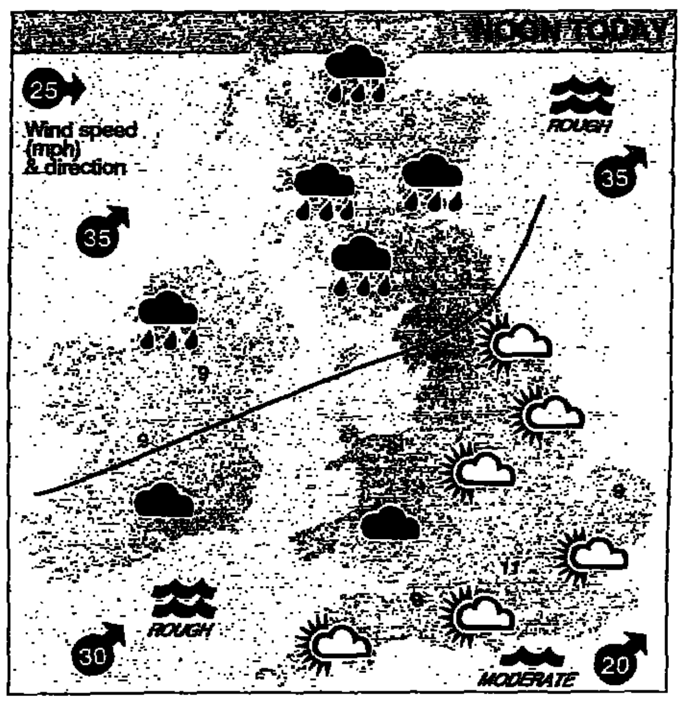
Ajaccio	17	63	s	Corfu	X			Madrid	18	64	s	Rome	17	63	s
Akrotiri	17	63	s	C'phagn	6	43	s	Majorca	17	63	c	S Fr'isco	11	52	f
Alex'dria	19	66	c	Dublin	10	50	c	Malaga	21	70	s	S Paulo	27	81	c
Algiers	20	68	s	Dubrovnik	11	52	h	Melb'rne	17	63	c	Salzburg	4	39	r
Amst'dm	8	46	f	Faro	22	72	s	Mexico C	21	70	f	Santiago	33	91	s
Athens	X			Florence	X			Miami	28	82	s	Seoul	15	59	s
B Aires	27	81	s	Frankfurt	8	46	r	Milan	17	63	s	Sing'por	30	86	s
Bahrain	18	64	f	Funchal	17	63	f	Montreal	1	34	fg	St'kholm	5	41	s
Bangkok	34	93	f	Geneva	8	46	f	Moscow	3	37	c	Strasb'rg	8	46	r
Barbados	X			Gibraltar	19	66	s	Munich	4	39	r	Sydney	22	72	c
Barcelona	16	61	s	Helsinki	2	36	c	N Delhi	24	75	s	Tangier	20	68	s
Beirut	17	63	f	Hong K	22	72	f	N York	22	72	s	Tel Aviv	17	63	f
Belgrade	9	48	f	Innsbrck	2	36	sl	Nairobi	28	82	f	Tenerife	22	72	f
Berlin	6	43	c	Istanbul	14	57	s	Naples	X			Tokyo	12	54	s
Bermuda	19	66	s	Jeddah	25	77	s	Nice	19	66	s	Toronto	7	45	c
Biarritz	15	59	s	Jo'burg	22	72	f	Oslo	5	41	s	Tunis	18	64	s
Borde'x	14	57	c	Karachi	X			Paris	11	52	f	Valencia	17	63	s
Brussels	9	48	s	L Angels	13	55	c	Peking	4	39	c	Vanc'ver	6	43	s
Budapest	11	52	f	L Palmas	20	68	s	Perth	35	95	s	Venice	X		
Cairo	18	64	f	Le Tquet	9	48	f	Prague	7	45	f	Vienna	9	48	c
Cape Tn	26	79	s	Lisbon	19	66	s	Reykjavik	0	32	c	Warsaw	6	43	s
Ch'church	15	59	X	Locarno	11	52	f	Rhodes	X			Wash'ton	22	72	f
Chicago	2	36	f	Luxembg	5	41	c	Rio de J	28	82	f	Wel'ngton	19	66	X
Cologne	7	45	c	Luxor	20	68	s	Riyadh	16	61	f	Zurich	6	43	c

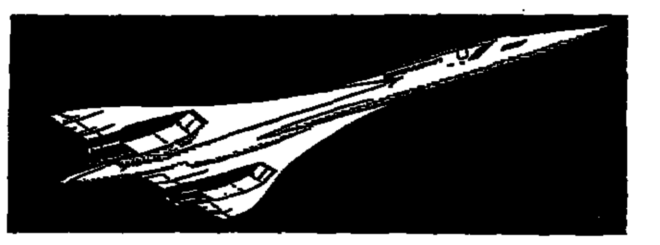
Temperatures at midday local on Thursday X = not available



Changes to the chart from noon: low S will move northeast and become absorbed by low P, which will change little: low Q will be slow moving; highs A and B will lose their identities

NOON TODAY





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THE TIMES 2

INSIDE SECTION 2 TODAY

Monday
Tuesday
Wednesday
Thursday
Friday

WORKING WEEK
Entrepreneurs keeping clients in the picture
PAGE 31

BUSINESS
Graham Searjeant says prepare for Labour squalls
PAGE 33

SPORT
Grayson aiming to put the squeeze on France
PAGES 50-56

THE HIDDEN ASSETS AT JP MORGAN
PAGE 31

BUSINESS EDITOR Lindsay Cook

SATURDAY MARCH 1 1997

Fund managers criticised over scandals

BY ADAM JONES

THE fund management industry was condemned by one of its senior members yesterday for allowing "scandal after scandal".

Geoff Lindey, former chairman of the investment committee of the National Association of Pension Funds, criticised the industry's inability to root out "sleaze".

Mr Lindey, who was a member of the Greenbury committee on corporate governance, told delegates at the NAPF annual conference in Eastbourne: "The behaviour of some individuals, and I am not referring to any one individual, has been disgraceful. Scandal after scandal is hardly the basis for the creation of an atmosphere of trust."

The industry has been tarnished by episodes such as the Peter Young affair, where a Morgan Grenfell fund manager diverted funds into highly speculative, unquoted stocks.

Recently, Nicola Horlick's departure from the same firm thrust the industry's high salaries into the spotlight. Mr Lindey, who works for JP Morgan Investment Management, was discussing the role of pension funds as voting shareholders and regulators of a company's behaviour. He said voting powers would often have to be delegated to fund managers. Because of this responsibility, he said, they had to be like "Caesar's wife" — absolutely above suspicion in their actions.

But he claimed: "Recent events have caused some clients and the public at large to believe that we are more like Caesar's pigs. If we as an industry cannot root sleaze out of our business, how can we have any credibility when we discuss much less egregious matters with the management of the companies in which we invest on behalf of our clients?" Mr Lindey also said he thought Greenbury requirements on the disclosure of directors' share options were excessive: "It focuses attention on gains which are of no legitimate interest."

Paying non-executive directors in shares instead of cash was a bad idea, he added, since options give a leveraged exposure to upside performance: "That is not what the generality of shareholders experience and it is not what non-executive directors should experience either."

He also said that there is a danger that shareholder activism could worsen situations if it took the form of "high-profile name-calling and rent-a-camera campaigning". He said: "The tension which is cause by high-profile posturing is usually counter-productive and anything but creative.

NatWest £50 million loss, page 1
Tempus, page 32

Three-way battle for £2bn ScotAm

BY MARIANNE CURPHEY, INSURANCE CORRESPONDENT

PRUDENTIAL, Abbey National and Australia Mutual Provident (AMP) have placed formal bids, each believed to be worth more than £2 billion, for Scottish Amicable, the mutual life insurer.

The announcement of the bids, made yesterday, follows weeks of speculation and signals the determination of leading players in the banking and insurance sectors to expand through acquisition, even at a high price.

Scottish Amicable had originally planned to demutualise this spring before Abbey National tabled its first offer, worth £1.4 billion.

Although AMP's interest in Scottish Amicable had been widely documented, it was not until yesterday that the Australian insurer confirmed it was making a formal bid. NatWest has already dropped out, saying the price was "too high".

NatWest, Fortis, Barclays and GE Capital are known to be interested in buying a UK life company, and NPI, Scottish Widows, Friends Provident and a number of other mutual insurers are likely targets for other disappointed bidders.

Jon Schwartz, AMP group development director, said he wanted to use Scottish Amicable "as a platform to expand into Europe". He said that if AMP won the bidding war, Scottish Amicable would remain separate from, but would complement, AMP's present UK company, Pearl. Pearl has a direct sales force while Scottish Amicable sells its products through independent financial advisers.

Mr Schwartz added: "Scottish Amicable has a small international division and we would be very keen to build that up."

An industry source said yesterday: "AMP may have been last to join the race, but it is running very hard and has put in a serious offer." Abbey National is believed to have improved its initial offer, which it described as "a minimum". Prudential confirmed it was a bidder, but declined to comment further.

Scottish Amicable originally put forward demutualisation plans that relied on "substantial financial backing" from Swiss Re, the reinsurance group, and its affiliate Securitas Capital.

Potential bidders were asked to sign a confidentiality agreement that allowed them to look at Scottish Amicable's financial information, but barred them from making a hostile bid.

The outcome of discussions will be known by mid-March, and the board will recommend one offer to the 1.1 million with-profit policyholders who own the company by the end of March in a circular. The board has detailed 14 criteria by which it will judge bids. A special general meeting will be held to approve the transaction.

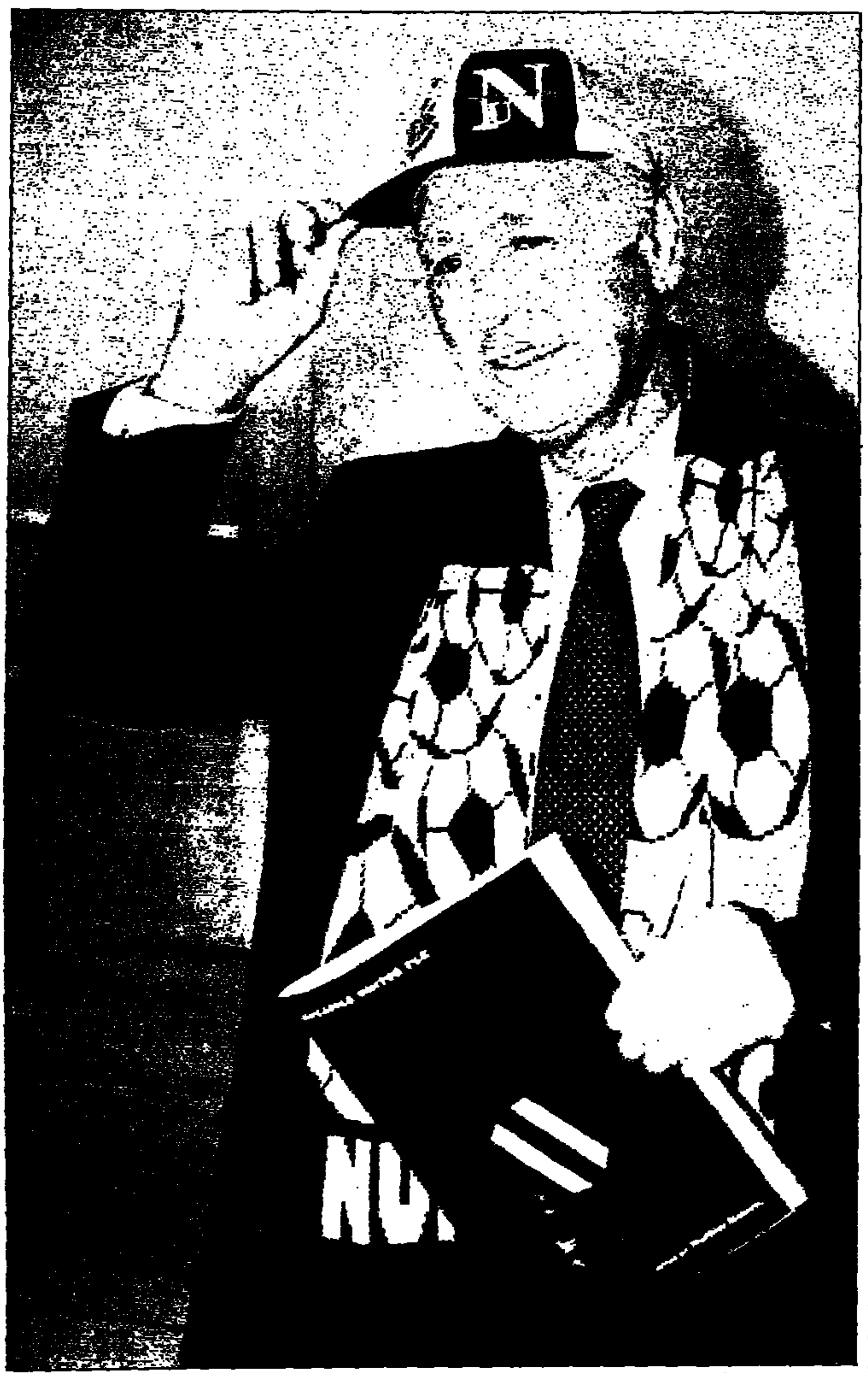
Sandy Stewart, chairman of Scottish Amicable, said: "We can now move on to the next phase with every expectation of delivering maximum value to policyholders." SBC Warburg is advising Scottish Amicable. Jock Birney, who heads the corporate finance division, said short and long-term benefits to policyholders would be "a priority".

Anne Ashworth, page 35

BUSINESS TODAY

STOCK MARKET INDICES		
FTSE 100	4308.3	(-30.9)
Yield	3.68%	
FTSE All share	2107.86	(-11.88)
Nikkei	18557.00	(-464.56)
New York:		
Dow Jones	6919.30	(-5.77)*
S&P Composite	794.80	(-0.27)*
US RATE		
Federal Funds	5¼%*	[illegible]
Long Bond	[illegible]*	[illegible]
Yield	6.80%*	(6.81%)
LONDON MONEY		
3-mth Interbank	[illegible]	[illegible]
Life long gilt future (Mar)	[illegible]	[illegible]
STERLING		
New York:		
$	1.6290*	(1.6268)
London:		
$	1.6315	(1.6271)
DM	2.7542	(2.7492)
FFr	9.2950	(9.2719)
SFr	2.4060	(2.4063)
Yen	196.91	(196.70)
£ Index	98.3	(98.2)
DOLLAR		
London:		
DM	1.6875*	(1.6878)
FFr	5.6950*	(5.6925)
SFr	1.4737*	(1.4735)
Yen	120.83*	(122.21)
$ Index	103.3	(103.3)
Tokyo close Yen 120.90		
NORTH SEA OIL		
Brent 15-day (May)	$18.90	($19.15)
GOLD		
London close	$358.45	($359.85)

* denotes midday trading price



Sir Terence Harrison joins Newcastle as non-executive chairman of the holding company

Newcastle United to join market with £200m tag

BY ALASDAIR MURRAY

NEWCASTLE UNITED is to join the stock market in April in a float that will value the club at almost £200 million.

Sir John Hall, who is expected to remain club chairman, will retain a 57 per cent stake in the company worth £110 million after flotation. Sir Terence Harrison, chairman of Alfred McAlpine, is chairman of the club's holding company.

Denis Cassidy, chairman of Liberty, and John Mayo, finance director of Zeneca, have been appointed non-executive directors. The club added that Kenny Daglish, the new manager, would be eligible for share options, although details of his potential reward have yet to be finalised.

The offer is expected to raise £47 million, which the club said would be used to pay off £21 million in debt and to build up training and youth development facilities. Newcastle said it would ensure that 10 per cent of the shares are available to the public rather than to institutions.

Newcastle made an operating loss of £24 million last year because of transfer fee costs of almost £30 million. Shares will be offered at between 120p and 135p, with trading expected to commence on April 2.

Meanwhile, local rivals Sunderland produced a half-year profit of £1 million (£1.6 million loss). Turnover doubled to £5.2 million. The club added that it had sold the freehold of its Roker Park stadium for £1.3 million. Sunderland is moving to a new 42,000-seat stadium. It is scheduled to be completed by the end of this season.

Shares in the company closed unchanged at 732½p. They floated at 585p.

Post-election warning for Labour

BY PHILIP BASSETT, INDUSTRIAL EDITOR

LABOUR will face economic "minefields" if elected to government, a leading business economist said yesterday — forecasting a post-election squeeze to dampen down inflationary pressures.

A new Labour government, if elected, would be likely to discover that managing the economy, despite its improvements, is still a "very challenging proposition".

The warning came from Andrew Sentance, chairman of the Society of Business Economists, and economic forecasting director at the London Business School. Dr Sentance is also a former Treasury "wise man" and ex-economics head of the Confederation of British Industry. He said that in its first 12 to 18 months Labour would be likely to face four significant challenges — higher interest rates after the election, resisting upward pressure on government spending, and key decisions on both economic and monetary union, and on a minimum wage.

He said: "To navigate all these minefields successfully, a future Labour government will need both a great deal of skill and some good fortune."

While Britain's economy was now a great deal more "benign" than when Labour last came to power in 1974, business economists remained sceptical about Labour's ability to restore the party's reputation for economic management.

The introduction of a minimum wage could deliver an inflationary shock, Dr Sentance said, while EMU could prove as politically divisive for Labour as it has been for the Conservatives.

Labour would find it difficult to keep tight control over public spending, especially with public sector employees pressing for wage rises after several years of restraint, while on a single currency Britain risked "serious misalignment" because of the recent fluctuation of the pound making it impossible to establish what a "sustainable" exchange rate against the euro might be.

Avis float value set to top £700m

BY FRASER NELSON

AVIS EUROPE, the Continent's largest car hire agency, will be valued at up to £734 million when it joins the stock market on April 3.

The company, which renews its 145,000 pan-European car fleet each year, will raise £238 million via global institutional investors. It has established a Founders' Club for shareholders who keep a stake worth more than £1,000 for longer than three months. Members will be entitled to free car rental vouchers and will be invited to join Avis Express, which gives a streamlined service.

Avis expects pre-tax profits of £56.8 million (£26.1 million) in the year to February 28 after combating its £380 million debt pile. It is forecasting earnings of 8.8p per share, and will pay a maiden dividend of more than 3.5p. The shares will be placed between 108p and 126p, giving a company value of between £629 million and £734 million.

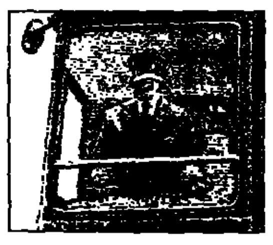
The flotation will be Avis Europe's second appearance on the London Stock Exchange. The current management led a £900 million buyback eight years ago. The company borrowed £1 billion to go private and has been paying this off ever since.

WEEKEND MONEY

PERSONAL FINANCE NEWSPAPER OF THE YEAR

35
Anne Ashworth on the race for Scottish Amicable

TAX



33
A guide to year-end tax saving strategies

BUILDING SOCIETIES

36-37
Windfall payouts, who gets what and when

HOME BUYING

39
Break free from mortgage slavery

BORROWING

44
Graduate from college to a good loan deal

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SB slips despite drug boost

Shares in SmithKline Beecham, the pharmaceutical group, fell 4½p to 919p despite news that an advisory committee to the US Food & Drug Administration has recommended approval of Coreg, a new treatment for congestive heart failure.

Developed in conjunction with Boerhinger Mannheim of the US, Coreg's benefits include slowing the progression of disease, lower hospitalisation rates, and improved pumping action of the heart. Marketing of the drug must await full FDA approval.

A&L pledge

Peter White, chief executive of the Alliance & Leicester, vowed yesterday that the society remained on course for flotation despite the amended clause on takeover protection in the latest Building Societies Bill. The Bill removes societies' five-year protection from takeover if they acquire another financial company.

Whessoe turn

Whessoe, the instrumentation group, has dropped its recommendation of the £46 million bid from Siebe and is now backing the joint £52.6 million offer from Navia of Norway and Endress & Hauser of Switzerland. The joint bidders yesterday raised their stake to 29.9 per cent.

United Utilities hit by £83m charge on Thai contract

By Oliver August

UNITED UTILITIES, the combined water and electricity group, has been hit by a £83 million charge arising from its involvement in a construction project in the Far East.

The group also announced the sale of its 50 per cent stake in Keadby Power to Scottish Hydro-Electric for £122 million.

The group said the board chaired by Sir Desmond Pitcher had reassessed the position on its Bangkok contract "following significant changes in circumstances and has concluded that it should make an additional prudent provision of £83 million, bringing the total to £90 million".

United says it is confident of recovering the costs incurred. The extra costs result from additional work requested by the Thai authorities relating to the building of sewers in Bangkok.

The additional money injected by United into the building of Bangkok's sewage system is to ensure its completion and no further charges are expected. The shares fell 6½p to 667p, but City analysts said that the charge had removed the biggest problem on United's agenda.

In future, United will concentrate on the operational side of international water projects and the Bechtel Corporation of the US, already a partner on the Manila waterworks, will take responsibility for the construction element of United's overseas contracts. All other business activities are said to be trading satisfactorily and the stated dividend policy will not be affected.

Pitcher: project reassessed

Proceeds from the sale of the Keadby stake, which belonged to United's Norweb subsidiary, will be used to cut borrowings. The company said that because of the timing of the disposal there was only a marginal interest benefit from the debt reduction. In a full year the disposals would enhance group earnings, it said. The Keadby sale brought the total proceeds from United's disposal programme to around £434 million.

The group said: "This, together with the downward impact on earnings from the disposal process itself, has resulted in approximately £30 million in profit before exceptional items, interest and tax, compared to the pro forma contribution in 1995-96."

Tempus, page 32

Go-Ahead declares an interest in Tube sell-off

By Chris Ayres

GO-AHEAD, the transport group recently involved in an insider information row over its Regional Railways North East bid, yesterday said that it hoped for a BR-style sell-off of the London Underground.

The group, which already runs Thames Trains and Thameslink in partnership, as well as nearly 8 per cent of Britain's bus services, said political difficulties and high costs would not put it off. Chris Moyes, its commercial director, said: "Our preference would be to see a central infrastructure with various franchises sold off."

Yesterday, Go-Ahead reported pre-tax profits up from £6.7 million to £12.2 million for the six months ending December 28, excluding exceptional items of £4.2 million. Earnings per share rose from 12.69p to 18.76p and turnover was up from £67.6 million to £120 million. A dividend of 2.15p (1.85p) is due on April 24.

Corporate Services disappoints City

By Alasdair Murray

THE Corporate Services Group, a contract labouring company, yesterday failed to win over the City in spite of pre-tax full-year profits more than doubled at £19.7 million.

More than £5 million of the improvement came from a change in accounting methods. Exceptional items totalled £628,000 after a loss on a disposal. Shares in the company slipped 4lp to 180½p.

Corporate Services said that new customers had signed up for contract labour at a rate ahead of expectations. It added that growth in technology coupled with global competition should ensure that demand would increase.

Last year the company bought Blue Arrow Holdings for £54 million and GWL, a medical staff contractor, for £12 million.

Corporate Services' total dividend was increased 43 per cent to 5p. A final dividend of 3p is payable on May 30.

Closure of truck plant will affect 450 jobs

By Our Business Staff

MORE than 450 jobs are to be lost with the closure of Iveco Ford's truck factory at Langley, near Slough in Berkshire, it was announced yesterday.

Iveco Ford said the 90-year-old factory, located close to the M4, was likely to be retained to provide engineering and vehicle preparation facilities.

But the factory will stop building the Cargo range of medium-sized trucks because of increasing demand for lightweight or heavy vehicles.

Most of the job losses will be compulsory. A further 29 jobs will be axed at the company's sites in Watford and Winsford in Cheshire.

Iveco Ford, part-owned by Ford and Fiat, said that Cargo vehicles for the UK would be supplied from its plant in Brescia, Italy.

The Transport and General Workers Union (TGWU) pledged to fight the closure, which it described as another case of social dumping by a company importing vehicles at the expense of jobs.

Langley, Iveco Ford's only production factory in the UK, built fewer than 8,000 trucks last year, less than half the 16,263 built in its best ever year of 1988.

The factory originally made Hawker aircraft in the 1930s and 1940s before being bought by Ford in 1949 for storage use. Commercial vehicle production began in 1960.

Iveco Ford had more than 20 per cent of the UK truck market last year, but said that there was over-capacity throughout Europe.

Alan Fox, chairman, said: "The West European truck market is not showing signs of increase and is polarising at the heavy and light end. The medium-weight segment shows a downward trend of 40 per cent in 20 years."

The company needed to reduce costs and to refocus production to retain its competitiveness.

Tony Woodley, the TGWU's motor industry secretary, who fought to save jobs at Ford's Halewood plant last month, said: "It is unacceptable that British workers should have to suffer the full brunt of production difficulties."

BUSINESS ROUNDUP

GGT raising £55m to help finance takeover

GGT, the advertising agency behind the Holsten Pils ads, announced yesterday that it is to raise £55 million in a one-for-one rights issue to help to finance its £96 million purchase of BDDP, the French advertising agency. The issue will be priced at 220p-280p. The French banks that own BDDP are also to receive £28 million in cash and about £13 milion in GGT shares.

BBDP, best known for its Tag Heuer watch ads, went into receivership in 1994. GGT offered to buy the larger BBDP in September. GGT shares were suspended at 232p because the deal was technically a reverse takeover. They are to resume trading on the London Stock Exchange on April 3. GGT said the acquisition will double its size in Britain and America.

Cambridge seeks £35m

CAMBRIDGE ANTIBODY TECHNOLOGY, a biotechnology company formed in 1990 to isolate human antibodies, is raising about £35 million through a placement of new shares with institutional investors. Cambridge will use the funds to develop clinical programmes, with the goal of launching three or four trials a year from 2000. Some of the products under current development include treatments for rheumatoid arthritis, eye fibrosis and solid tumours.

Engineering chief quits

TOM BROWN has resigned as chief executive of United Industries after the engineering group's pre-tax profits fell 48 per cent, to £1.85 million, in 1996. Performance was marred by difficulties at Holden Hydroman, which was sold after its year-end. Ken Coates, the chairman, and two non-executive directors will run the group until a successor is appointed. Operating profit was up 26.2 per cent to £3.76 million. A dividend of 1.65p will be paid on July 4, making 2.4p (2.25p) in total.

Tate & Lyle shares slip

SHARES in Tate & Lyle slipped 4½p to 436½p yesterday as the sugars and sweeteners group announced that Paul Mirsky, the head of its North American sugar division, was leaving "by mutual agreement". Although Tate & Lyle has seen a collapse in profits at Staley, its US sweeteners business, it recently reported a strong performance from the US sugar arm. The division will now report directly to Larry Pillard, Tate & Lyle's group chief executive.

FKI plans £21m revamp

FKI, the engineering group, yesterday announced a £21 million reorganisation of its two most recent aquisitions, Hawker Siddeley and Marelli Motori. The group bought Hawker Siddeley last November for £182.5 million and Marelli Motori the month before for £52.3 million. FKI, which has increased its pre-tax profits by an average of 30 per cent each year since 1992, also revealed that its recent unsuccessful takeover bid for Newman Tonks, the door-fittings group, cost it £3.5 million.

Eidos out of the red

YEARS of heavy investment in computer games finally paid off for Eidos in the last three months of 1996, as the software developer ended five years of losses with a quarterly pre-tax profit of £7.8 million. Eidos is on course to record a full-year profit of £9 million (£1.95 million loss). Last quarter's sales jumped to £32.1 million (£1.2 million), while earnings were 21p per share (33p loss). The shares rose 75p to £10.45 yesterday.

TOURIST RATES

	Bank Buys	Bank Sells
Australia $	2.18	2.02
Austria Sch	20.18	18.68
Belgium Fr	59.17	54.87
Canada $	2.318	2.158
Cyprus Cyp£	0.849	0.794
Denmark Kr ...	10.97	10.17
Finland Mkk ...	8.70	8.05
France Fr	9.60	8.95
Germany Dm .	2.88	2.67
Greece Dr	445	419
Hong Kong $	13.15	12.15
Iceland	120	100
Ireland Pt	1.08	1.00
Israel Shk	5.70	5.05
Italy Lira	2848	2673
Japan Yen	209.10	193.10
Malta	0.656	0.601
Netherlds Gld	3.215	2.985
New Zealand $	2.49	2.27
Norway Kr	11.41	10.61
Portugal Esc ..	285.00	266.50
S Africa Rd	7.81	7.01
Spain Pta	242.50	225.50
Sweden Kr	12.72	11.92
Switzerland Fr	2.51	2.33
Turkey Lira	206000	192000
USA $	1.715	1.585

Rates for small denomination bank notes only as supplied by Barclays Bank PLC. Different rates apply to traveller's cheques. Rates as at close of trading yesterday.

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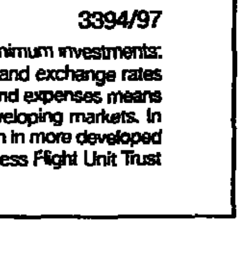

INVESTORS CHRONICLE
THE CITY INSIDE OUT

Will a new government change your investment strategy?

A change of government could add a new dimension to Personal Financial Planning.

What will the consequences be for the private investor? Can you take steps now to mitigate unwelcome changes. The Personal Financial Planning Survey in this week's Investors Chronicle looks closely at the investment issues which could arise after the General Election.

The survey includes a round-up of topical investment issues. Discover how to choose private medical insurance to suit you. What questions should you ask when selecting a financial adviser? And what are the alternatives for those looking forward to free shares from building society flotations. Investment and unit trusts go under the microscope along with funds of funds which make investments in other unit trusts.

Our section on mortgages, checks out the market for cheap mortgages, and discusses whether they are better than more flexible ones?

Pensions can now be bought over the telephone. We pick the best deals and look closely at the charges. And will deferring your annuity give you a greater pension? Essential reading for those about to retire.

Investors Chronicle, complete with Personal Financial Planning Survey, is on sale Friday 28th February 1997. From your newsagent - price £2.20.

FT
FINANCIAL TIMES

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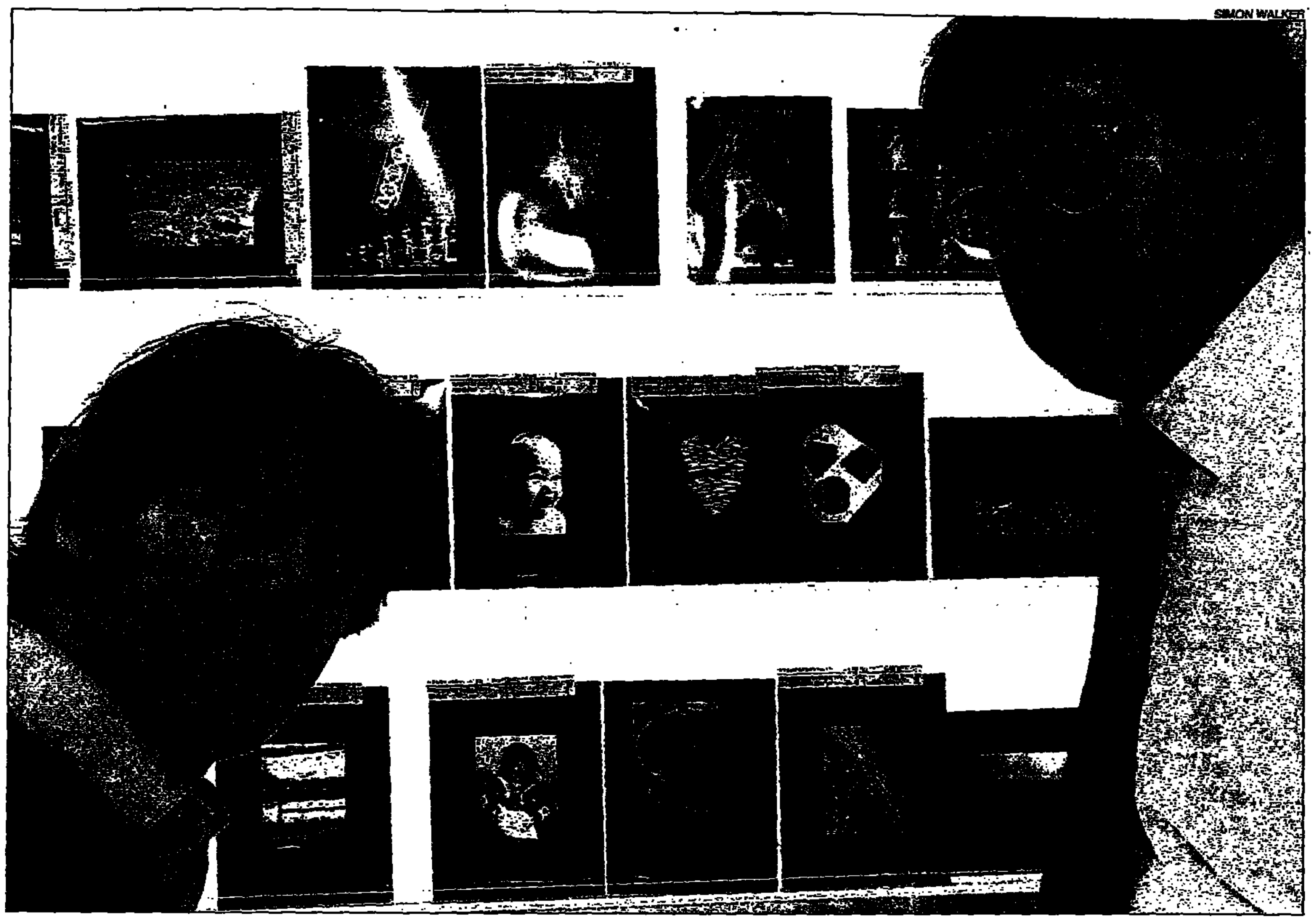
A WORKING WEEK FOR: MARK GETTY AND JONATHAN KLEIN

Entrepreneurs keep customers in the picture

Eric Reguly meets the bosses of a remarkably simple business whose goal is to become the world's top provider of visual content


SIMON WALKER

Mark Getty, left, and Jonathan Klein say that they are equal in every respect, right down to their salary and the number of share options they hold

Monday Tuesday Wednesday Thursday Friday

JOHN PAUL GETTY, the billionaire industrialist who died in 1976, had 16 grandchildren. Only one of them is making a name for himself in business.

Mark Getty, the son of John Paul II, the philanthropist who saved Canova's *Three Graces* from export to America, has launched Getty Communications with Jonathan Klein, his partner. The company, one of the largest suppliers of stock photographs and images, has already scored two coups. Its shares have climbed more than 60 per cent since flotation last year on America's Nasdaq market and it has received a vote of confidence from Michael Green, the chairman of Carlton. In December, Carlton paid £17.3 million for 10 per cent of Getty Communications and has an option to double its stake.

It would be pushing it to say that the company is the comeback vehicle for the third-generation Gettys, but it may put Mark Getty on the media map. He said: "I have 15 cousins, and I am certainly the one who is most active in business."

Getty Communications operates a remarkably simple business. Through various subsidiaries, it supplies stock photos and film footage to advertising and design agencies, newspaper, magazine and book publishers, and broadcasters. Tony Stone Images, the heart of the business, consists of 2.5 million photographs, although more than 80 per cent of the sales are generated by only 40,000 pictures.

Almost every magazine has trawled its photo libraries for content. Hulton Getty, the archival collection that was originally put together by Edward Hulton, founder of the now defunct *Picture Post* magazine, can supply images from the very beginnings of photography. It has 300 separate collections, including vintage prints created by Man Ray, Alfred Eisenstadt and Robert Capra.

Tony Stone Images provides contemporary stock photos. They cover every subject imaginable, from sports and travel to nature and fashion. Some of the images are digitally manipulated and fall into no particular category. To illustrate a cover story on the mysteries of the human brain, *Time* magazine used a surreal image of a clay head opened to reveal a cloud-filled sky. Fabulous Footage, the stock film company in Toronto, provides the third and smallest leg of the business. Its archives contain some 5,000 hours of viewing time, most of it short clips of landscapes, urban scenes, wildlife, sports and lifestyle.

Getty and Klein, who are both 36, run the empire from the offices of Tony Stone Images in London's Camden Town. The former warehouse buzzes with activity. Most of the employees are young, fashionably yet casually dressed, and scramble to meet tight deadlines. Newspaper and magazine art editors often require photographs within the hour. Conveniently, Tony Stone's core collection of images is in six large filing cabinets on the sales floor. Their destruction would wipe out most of the company's value.

Getty himself melds into the crowd. The son of one of Britain's wealthiest men could pass as any of the freelance photographers used by Tony Stone. He is tall and lean, his hair too long by City standards, and he rarely wears a suit. He is polite, laid-back and fetches his own *cappuccino* from the local Pret à Manger.

Klein with his round-rimmed glasses, crisp white shirt and orthodox ties could pass for an accountant. He is pushier than Getty and a first-time visitor might assume he is the man in charge. He is, in fact, chief executive. But Klein and Getty, who is executive chairman, say they are equal in every respect, right down to their salary and the number of share options they hold, and that all decisions are made jointly. If they argue about anything, it is about sport. Both are football fanatics in the extreme and their office is littered with the remains of the sport sections of newspapers.

> ❛ If they argue about anything, it is sport. Both are football fanatics ❜

Klein was born in South Africa and fled to England at 17. "Politically and socially, it was not a place that made me feel comfortable," he said. He read law at Cambridge and joined the corporate finance department of Hambros Bank. Carlton was one of his main clients.

Getty was born in Rome and lived in Rome and Siena, where he has a country house, until the age of 16, when he moved to England. He read philosophy and politics at Oxford and joined the international corporate finance department of Kidder Peabody in New York.

His career was cut short in the mid-Eighties when Texaco offered to buy Getty Oil for $10 billion. The offer came two days after Getty announced an agreement in principle to merge with Pennzoil, a rival. Since no contract had been signed, Getty accepted Texaco's higher bid. Pennzoil went ballistic and sued Texaco for illegally tampering with a done deal. In 1985, Pennzoil was awarded $11 billion in damages. Two years later, in an effort to avoid having to post a bond of equivalent value, Texaco declared bankruptcy. It eventually settled the litigation by paying Pennzoil $3 billion.

The affair dominated the Gettys' lives for much of the second half of the Eighties, and Mark, as one of the stronger members of the family, found himself at the centre of the storm. "My role was to ensure that my family was united in its resolve to sell Getty Oil to Texaco. I had to keep them in the right direction," he said.

By 1989, Getty was ready to resume his career. He joined Hambros, where he met Klein. They worked together on several deals, including the launch of Conservation Corporation, a specialist in game and ecological tours in South Africa.

A few years later, Klein and Getty began to explore the idea of going into business for themselves. Klein said: "I have always been a frustrated entrepreneur. I've always had a hankering to do it myself."

The duo decided to use the Getty family trusts as their vehicle. In 1993 they formed Getty Investment Holdings, which brought together the various Getty trusts, and formed vague plans to enter the media market. They stumbled on Tony Stone Images, which was founded by Tony Stone, a London photographer, in the mid-Sixties and snapped it up for £27 million. The next step was to create Getty Communications to hold Tony Stone. Getty Investment Holdings controls 69 per cent of its votes; Klein and Getty have 8 per cent each.

Getty and Klein realised that the photo-stills business was ripe for exploitation. Their research determined that the industry was highly fragmented — there are 5,000 visual content libraries in Britain alone — which presented the opportunity to grow quickly through acquisitions. Furthermore, the arrival of new magazines and TV channels would ensure that overall demand could only increase.

The visual content industry is estimated to be worth $6 billion a year. Hulton Getty and Fabulous Footage were acquired last spring and Getty Communications was floated on Nasdaq at $10 a share a few months later. Several more acquisitions are in the works.

Klein and Getty do not plan to stray from the formula with the purchase of glamour businesses such as film studios. Getty said: "We are going to stick to our guns. We will not be seduced into buying something that is not part of our core strategy." Their goal is to become the world's top provider of visual content, and unless they overpay for acquisitions for the sheer sake of growth, they might be able to pull it off. The key to growth is Tony Stone, which has wholly-owned or licensed offices in more than 30 countries. It forms the backbone of an international distribution network that can supply more images as Getty Communications acquires more catalogues.

Getty Communications' other strategic advantage is Carlton. Recruiting Carlton has helped to dispel the notion that the company occupies the fringes of the art world. More importantly, Carlton might open doors in Hollywood for Klein and Getty. Carlton's Technicolor subsidiary is the world's largest producter of pre-recorded video cassettes. It is also the biggest producer of motion picture film.

Such connections could lead to deals with the film studios, giving Getty Communications access to an endless array of popular film footage and photo stills. Getty said: "We want to be the preferred port of call for anyone's visual content needs."

The bank where borrowing has become a work of art

David Dodsworth's *Marsoulas* is on show at JP Morgan

HIDDEN ASSETS

Bankers invited into the smoothly marbled offices of JP Morgan Investment Management in King Street, would be forgiven for wondering whether the London branch of this Wall Street behemoth had let loose its mergers and acquisitions team armed with chequebooks to pop across the road to Christie's and lay in an exquisite new collection of fine art.

Those interested in naval history will spot the pair of 18th century navigators' globes on display upstairs. These are German bimetallic globes made in 1725 from silvered copper and brass, beautifully etched, one as a terrestrial and one as a celestial globe. They are rare museum pieces and in excellent condition, undoubtedly the highlight of an eclectic collection that includes paintings by Lowry, a collection of dark and stormy marine scenes in the boardroom and a series of contemporary oils and works in other media displayed in meeting rooms and corridors.

It was JP Morgan's office move two years ago from Pall Mall that led to the planning of this new display of treasures. And the bank has been ingenious. The really valuable pieces — the two globes, the Lowrys and the marine oils — have all been acquired as part of a borrowing programme from the National Maritime Museum in Greenwich.

"As a bank we like to think of ourselves as being involved in the exploration of new frontiers. We have a strong investigative culture so we thought that the theme of exploration would be a suitable one for our art collection," says Wesley Paul, global head of investment at JP Morgan. "We decided to set up a borrowing programme and also to complement that by commissioning a series of works of our own by contemporary artists on the subject of exploration, man's journeys along the routes of education and knowledge."

While most leading museums have inadequate hanging space for their collections, some, such as Greenwich and the Fitzwilliam (in Cambridge), have devised lending schemes designed to give exposure to art works that would otherwise lie unseen and unappreciated in storage. JP Morgan picked its two globes and ten pictures from the Greenwich store and its financial contribution for the loan will go towards the publication of a book on the museum's first-rate collection of historic globes.

The commissioned contemporary works consist of eight pieces by artists from as far afield as Argentina, Japan and the US. "The theme for all of them was learning through the ages," says Paul, "so we have representations of primitive learning, the philosophers, the industrial age, the modern age — all the great periods of learning in history."

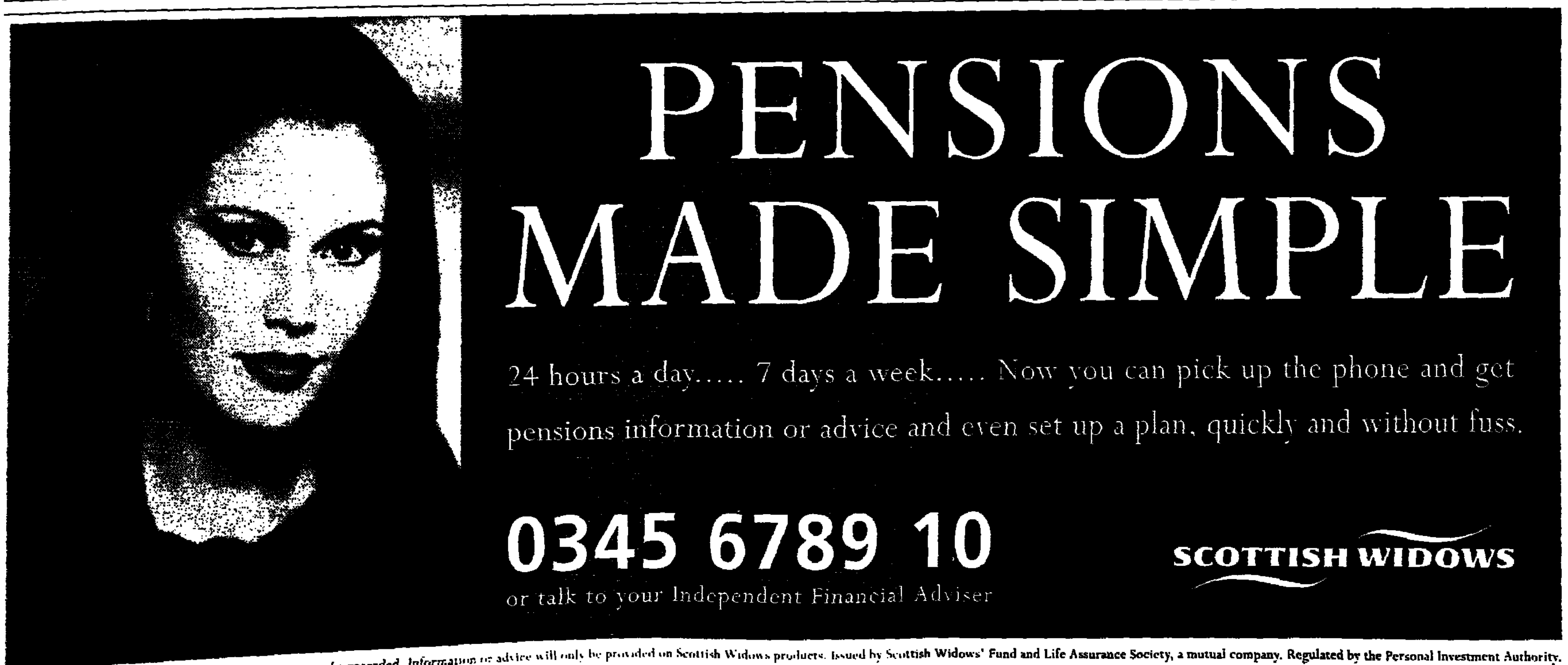
Peter Harris, of International Art Consultants, advised the bank on the commissioned work, selecting artists such as Ricardo Cinalli, whose delicate pastels on tissue paper are popular with City institutions. Kume Yoko produced a calm still life in oil called *Homage to Leonardo*, and Michael Heseltine (not the politician) painted a skittish rendition of the thoughts of Aristotle.

"The collection of commissioned works is very international and therefore very varied in style, but it is well focused on the theme of the quest for knowledge," says Harris. "New collections really need a clear-cut theme to work well."

And this one does work well. The range of works moves from elegant abstraction to quirky figuration and has good variety and pace. But commissioning works is a risky business and Paul has been surprised with some of the results. "There are some wonderful pieces, but they haven't all turned out exactly as one would have wanted."

The patron stayed out of the artistic process on all works except one, a figurative bronze by Maurice Blick, the American sculptor. "The first sketches showed a man's hands reaching up. We thought it would be better to have a man's and a woman's hands, and then we saw that it would be difficult to distinguish between them so we asked him to turn it into figures of a man and a woman reaching up." The result, despite all the politically correct tinkering, is a forcefully moving image of eternal youth searching for knowledge.

JOANNA PITMAN



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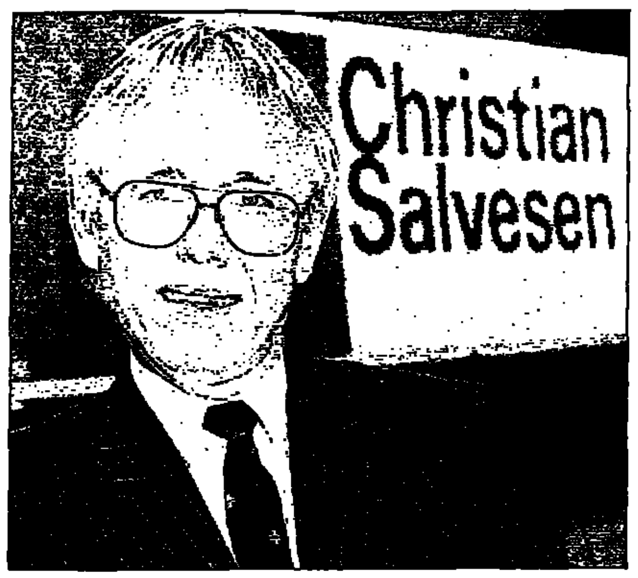
STOCK MARKET MICHAEL CLARK

Barclays foiled again in shares buyback quest



Chris Masters, of Christian Salvesen, saw Morgan Stanley Asset Management lift its stake in the company to 10 per cent

ANOTHER foray by **Barclays Bank** into the market to complete its share buyback programme met with only limited success. Extensive searches by Cazenove and BZW, its own securities arm, to find willing sellers ended in failure. By the close of business they had only managed to acquire a further 1.5 million shares at £11.32.

Earlier in the week Barclays had attempted to buy a total of 26 million shares, but found only enough willing sellers to acquire 9.2 million. Institutional sellers have proved to be hard to find. Brokers said it was strange for Barclays to embark on a buyback programme midway through the bank dividend reporting season. It might have been better to wait until after. Barclays closed 18p down at £11.09 as the total number of shares traded reached 4.37 million.

The announcement from **NatWest Bank** that it is to make provisions totalling £50 milllion and had suspended a senior trader came after the close of official trading. The shares closed virtually unchanged on the day at 758½p. Brokers fear they could open sharply lower when trading resumes on Monday.

NatWest made the move after discovering mis-pricing errors in its NatWest Markets securities arm. The errors related to its interest rate options book. A former trader at NatWest is also being investigated by the Securities and Futures Authority. The bank insists that the losses do not affect clients.

Other banks had another mixed session. **Abbey National** fell 12½p to 755½p as the deadline for the sealed bids for Scottish Amicable was reached. Abbey has already made an offer of £1.5 billion, but this has been topped by the **Prudential Corporation**, down 4p at 568p.

Meanwhile, **Standard Chartered** added a further 26p to 841p as brokers continued to recommend the shares after strong profit numbers earlier this week. **HSBC**, reporting next week, advanced 19p to £15.82. **Bank of Scotland**, which warned the market earlier this week about profits from its Australian subsidiary, was unchanged at 341p. **Royal Bank of Scotland** lost 11p at 577½p.

The rest of the equity market managed to close above its low point of the day, encouraged partly by a strong rally on Wall Street after an early markdown in the Dow Jones industrial average of almost 60 points. After dipping below the 4,300 level, the FT-SE 100 index later rallied to close 30.9 down on the day at 4,308.3. The loss on the week was 28.5.

Despite the uncertainty caused by the call for a rise in US interest rates by Alan Greenspan, the Fed chairman, the undertone in the London market remains firm.

Zeneca dropped 33½p to £18.05 on reports that the US Food and Drug Administration has told the group that some of its production facilities did not meet its standards.

United Utilities retreated 6p to 667½p after making provisions totalling £83 million relating to a big contract in Bangkok. The provision had been made because of "significant changes to circumstances". At the same time, UU has sold Norweb's 50 per cent stake in Keadby Power to Scottish Hydro, its partner in the venture, for £122.7 million. It brings the total amount raised on disposals to £434 million. That compares with the group's original target for the the disposal programme of £350 million. **Scottish Hydro** firmed 2p to 355½p. Strong sales of coaches and buses boosted pre-tax profits at **Henlys** last year from £25.3 million to £33.3 million. The figure was at the top end of expectations and the shares responded with a jump of 32½p to 559p.

Former takeover target **Christian Salvesen** slipped 1p to 321p as it emerged that Morgan Stanley Asset Management had lifted its holding in the company to 29.4 million shares, or 10 per cent of the equity. Last year, Chris Masters, chief executive, and his team fought off an unwanted £1.3 billion bid from **Hays**, down 8p at 551p.

Spargo Consulting, the computer systems service group, held steady at 169½p after posting a solid performance last year that saw pre-tax profits grow 33.5 per cent to £1.2 million. Tony Spargo, chairman and founder, said the group was still attracting new business to add to its already extensive list of blue chip clients.

A sharp jump in profits and encouraging noises about current trading lifted **Go-Ahead Group**, which was last month awarded the Thameslink franchise, 25½p to 513p. The group saw pre-tax profits in the first six months leap 82 per cent to £12.2 million.

A profits warning left **Blockleys** 6p lower at 39p after the group said pre-tax losses during 1996 would be significantly larger than current market expectations. The building products group said stock levels would have to be written down by around £2 million.

Full-year figures from **Corporate Services** failed to live up to expectations, leaving the shares 41p down at 189½p. Even so, profits last year leapt 119 per cent to £19.1 million.

Speculative buying resurfaced in **Yorkshire-Tyne Tees** as the price surged 30p to £12.72½. **Granada**, down 21¼p at 908¾p, has 25 per cent of the shares and is expected to bid for the rest at some stage.

Baldwin shrugged off a profits setback to close 10p dearer at 127½p. The group plans to raise fresh funds by selling off selected properties.

☐ **GILT-EDGED**: Bond prices in London fell by more than £1, reflecting similar falls on overseas markets. Support levels were quickly breached as prices closed near their low point of the day. In futures, the March series of the long gilt future fell £⅞ to £112¹¹⁄₃₂. In longs, Treasury 8 per cent 2021 dropped £1¹⁄₁₆ to £106½, while in shorts Treasury 7½ per cent 2006 was off £¹¹⁄₁₆ at £101¹¹⁄₁₆.

☐ **NEW YORK**: US stocks held weaker levels in early trading, with technology shares seeing further selling. At midday, the Dow Jones industrial average was down 5.77 points to 6,919.30.

The speculators piled into Helical Bar, the property developer, cheered by the news that Gerald Kaye, a director, had been adding to his holding. He has bought 55,000 shares at 425p. It takes his total holding to 97,000 shares, or 0.58 per cent. Helical Bar closed 11p better, at 432½p.

MOVERS OF THE WEEK

	Current price	Week's change	
Yorkshire Electricity	894p	+75½p	Americans bid £1.5 billion
Shorco Holdings	59p	-13p	Profits warning
Stanford Rook	545p	-85p	TB treatment tests delayed
PPL Therapeutics	512½p	+177½p	Cloning agreement
Shield Diagnostics	555p	+25½p	Strong demand
Mackie International	170½p	+20½p	Bid approach
Neepsend	31½p	-9½p	Profits warning
Sep Industries	28½p	-7¾p	Profits warning
Pace Micro Technology	87p	-75p	Second profits warning

MAJOR INDICES

New York (midday):

Dow Jones	6919.30 (-5.77)
S&P Composite	794.80 (-0.27)

Tokyo:

Nikkei Average	18557.00 (-464.56)

Hong Kong:

Hang Seng	13398.72 (-147.88)

Amsterdam:

EOE Index	737.46 (-9.69)

Sydney:

AO	2449.9 (-14.8)

Frankfurt:

DAX	3259.64 (-17.08)

Singapore:

Straits	2195.70 (+5.07)

Brussels:

General	11908.63 (-9.84)

Paris:

CAC-40	2607.55 (-21.85)

Zurich:

SKA Gen	931.90 (-7.20)

London:

FT 30	2847.5 (-23.1)
FT 100	4308.3 (-30.9)
FTSE Mid 250	4654.4 (-8.6)
FTSE 350	2134.0 (-12.9)
FTSE Eurotrack 100	2140.38 (-9.19)
FT All-Share	2107.86 (-11.88)
FT Non Financials	2153.24 (-13.97)
FT Fixed Interest	119.87 (+0.30)
FT Govt Secs	96.12 (-0.22)
Bargains	47446
SEAQ Volume	831.3m
US$	1.6290 (+0.0015)
German Mark	2.7494 (-0.0006)
Exchange Index	98.3 (+0.1)

Bank of England official close (4pm)

£:ECU	1.4103
£:SDR	1.1756
RPI	154.4 Jan (2.8%) Jan 1987=100
RPIX	153.9 Jan (3.1%) Jan 1987=100

RECENT ISSUES

Anglo-Welsh	111½	+ 3
Aortech	136½	+ 3
C&B Publishing	175	...
Calidore Warrants	1	...
Centrica (75½)	65¾	- 2½
Energy Group (525)	523½	- 13
Howle	31½	+ 1½
Infobank Intl	143	- 1
Nord Anglo Eductn	169½	+ 5
PSD (A/L)	283½	- 1
TR Euro Gwth Wrts	57½	- 2
Tea Plantations Inv	102	...
Technoplast	112	+ 4

MAJOR CHANGES

RISES:

Porvair	300p (+37½p)
Linton Park	394p (+20½p)
Sage Gp	617½p (+31p)
Invesco	357p (+16½p)
Johnston Press	202½p (+8p)
Laporte	647½p (+21p)
Stand Chart	841½p (+26p)
Derwent Hldgs	514½p (+15p)
Cantab Pharms	925p (+25p)
Bemrose	448½p (+9p)
PizzaExpress	615p (-9p)
Gen Accident	836p (+7½p)
Vendome	527½p (+7p)
Cadbury-Schw	506p (+9p)
Servomex	411½p (+8p)
Helical Bar	432½p (+11p)
Polypipe	264p (+15½p)
HTV Group	361½p (+11p)

FALLS:

Corp Services	189½p (-41p)
Cliveden	93½p (-8p)
Osborne & Little	860p (-45p)
Cortecs	227½p (-11p)
Capital Corpn	205p (-8p)
Broken Hill	811p (-17p)
Ryl Bk Scot	577½p (-11p)
Grand Met	453½p (-8½p)
Tesco	339p (-6½p)
Concentric	150½p (-5p)
Rentokil Itl	451p (-15½p)
De La Rue	623½p (-24p)
Prism Rail	412½p (-17½p)
Kenwood App	139p (-6p)
Richards	38½p (-6p)
Blockleys	39p (-6p)
Alvis	131p (-4p)
Renold	232½p (-5p)

Closing Prices Page 49

TEMPUS

Theatre of the absurd

THE GLARE from the footlights is not to the liking of some fund managers who may be feeling that corporate governance is becoming more theatre than substance. One has rightly pointed out that it ill behoves Caesar's wife to make a fuss about boardroom perks if she has her own nose stuck deep in the trough. Most fund managers could not have been less interested in Cedric Brown's salary which was not per se unreasonable pay for the job. In hindsight, less fuss over remuneration might have allowed the market to engage in a rational debate on business strategy, thus preventing the absurd demerger of British Gas.

The question is whether it has all gone too far. The answer is both yes and no. Institutions are concerned with investment performance; the level of boardroom pay is only an issue if it fails to mirror performance or takes a disproportionate slice of the company's profits, bearing in mind the shareholders' interest. Therefore, the absolute salary paid to a director is less important than his success in achieving corporate objectives. But what is unacceptable is the current trend of hiding the value of awards using share option schemes. Most schemes involve the issue of shares, an unacceptable dilution of shareholder capital which disguises the true cost of the remuneration to the company. If fund managers were true custodians of the pension fund member's assets, they would insist that any shares awarded to directors were purchased in the market at the going rate, the cost of the benefit being recorded annually in the accounts.

If the public at large treats options as "free lunch" for the bosses, they are not far wrong. The reason is not the sometimes enormous gains from share price increases which may, in fact, be due to the director's own superior efforts. Share options are offensive because they perpetuate the fraud that capital can be gained at no cost. There is a cost and it is being borne by pensioners.

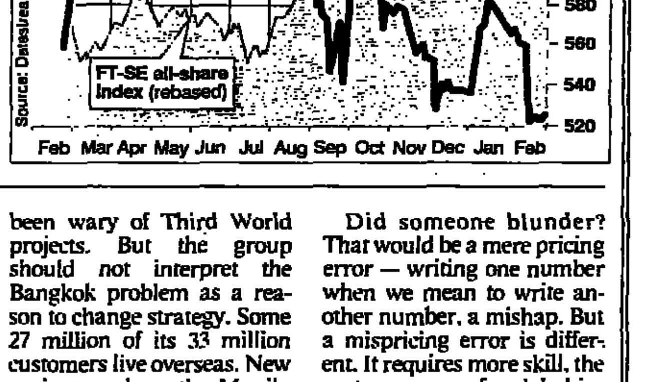
Henlys

HENLYS has found the perfect escape route from car retailing. Unlike its peers, whose margins are taking a pasting because of the oversupply of identikit vehicles, it is managing to ignore the peccadillos of the car-buying public and snuggle up to Britain's bus barons.

Privatisation has delivered a new wave of bus owners keen to replace ageing rolling stock inherited from the Government. Over half the nation's bus fleet is more than ten years old and many are falling to bits. As the darling of Stagecoach, Firstbus and Cowie, the Henlys's order book is healthy for the rest of the year.

Then follows the inexplicable phenomenon of the velvet-lined coach. Henlys's Canadian arm sold 305 luxury one-man coaches to Americans last year, at about £900,000 apiece. The market is growing at 33 per cent, and margins are bountiful. For the next few years, Henlys's profits should purr along quite nicely. Its well-earned rise in share price still leaves the company good value. When the bus barons have had their full, and the requirement for vehicles dries up, continental European demand should be on the upswing.

The question remaining is why the company still clings to its car dealerships. It now accounts for less than one fifth of profits, the market is tough and few dealers are surviving unscathed. The best place for the division is on the auction block.



United Utilities

UNITED UTILITIES is in a right mess in Bangkok. The group is building the first sewerage system for a city of ten million people but now the Governor of Bangkok seems intent on prolonging the stinking agony.

He insists that United must lengthen the tunnel system by 25 per cent. At the same time restrictions are being imposed on work: to allow the good burghers of Bangkok a decent night's sleep, work can only take place for four hours during darkness; other regulations are prohibiting access to vital roads. United claims that the local authorities are in breach of contract and it is seeking legal redress. But the company does not sound particularly confident.

Little Englanders may suggest that United should have been wary of Third World projects. But the group should *not* interpret the Bangkok problem as a reason to change strategy. Some 27 million of its 33 million customers live overseas. New projects such as the Manila waterworks present immense opportunities.

NatWest

WHAT is a mispricing error? NatWest Markets found some in its interest rate options book. It found quite a few, enough to make a provision of £50 million in the bank's accounts, notify the Securities and Futures Authority and shuffle a couple of traders off the floor.

But what is a mispricing error? Not enough to make a real fuss, just a weasle-worded statement to the Stock Exchange after close of dealings on a Friday afternoon.

Did someone blunder? That would be a mere pricing error — writing one number when we mean to write another number, a mishap. But a mispricing error is different. It requires more skill, the vast resources of a global investment bank, systems, procedures and supervision.

Could there be more than mistakes here? The implication is that profits were, somehow, increased as a result of the error. Now that NatWest has corrected the mispricing, it has decided to make the profits smaller again.

What is a mispricing error? It is not the wrong figures or the disappearing staff or the £50 million provision. It is the management error in pouring money into a volatile business so vulnerable to mispricing errors.

EDITED BY CARL MORTISHED

COMMODITIES

LIFFE

COCOA

Mar	868 BID	May	970-968
May	887-886	Jul	unq
Jul	904-903	Sep	999 BID
Sep	927-926	Dec	unq
Dec	939-938		
Mar	960-958	Volume:	12736

ROBUSTA COFFEE ($)

Mar	1590-1587	Nov	unq
May	1597-1595	Jan	1565 BID
Jul	1610 SLR	Mar	unq
Sep	1600 SLR	Volume:	10608

WHITE SUGAR (FOB)

Reuters		Dec	303.7-02.0
Spot 311.8		Mar	304.2-01.5
May	308.6-07.6	May	303.0-00.7
Aug	307.9-06.7	Jul	unq
Oct	304.2-03.0	Volume:	1561

MEAT & LIVESTOCK COMMISSION

Average fatstock prices at representative markets on February 27

(p/kg lw)	Pig	Sheep	Cattle
GB	85.38	141.76	101.56
(+/-)	+1.60	-1.39	-1.96
Eng/Wales	85.54	143.41	100.90
(+/-)	+1.67	-0.64	-2.02
(%)	-2.0	+16.0	+10.0
Scotland	72.94	137.05	104.33
(+/-)	-0.41	-2.84	-1.71
(%)	+41.0	-44.0	+9.0

ICIS-LOR (London 6.00pm)

CRUDE OILS ($/barrel FOB)

Brent Physical	19.35	-0.65
Brent 15 day (Apr)	19.20	-0.25
Brent 15 day (May)	18.90	-0.25
W Texas Intermediate (Apr)	20.65	-0.35
W Texas Intermediate (May)	20.45	-0.25

PRODUCTS ($/MT)

Spot CIF NW Europe (prompt delivery)

	Bid	Offer
Premium Unld	204 (-2)	208 (-2)
Gasoil EEC	164 (-1)	165 (-1)
3.5 Fuel Oil	84 (-1)	86 (-1)
Naphtha	196 (-10)	198 (-10)

IPE FUTURES (GNI Ltd)

GAS OIL

Mar	162.25-62.50	Jun	166.75-67.00
Apr	164.00-64.25	Jul	168.50-68.75
May	165.50 BID	Vol:	15510

BRENT (6.00pm)

Apr	19.17-19.19	Jul	18.67 BID
May	18.92-18.94	Aug	18.67 SLR
Jun	18.78-18.80	Vol:	35290

GNI LONDON GRAIN FUTURES

LIFFE WHEAT (close £/t)

Mar	95.60
May	98.70
Jul	100.90
Sep	92.90
Nov	94.90
Volume:	416

LIFFE BARLEY (close £/t)

Mar	91.50
May	93.25
Sep	90.75
Nov	92.75
Jan	94.75
Volume:	15

LIFFE POTATO (£/t)

	Open	Close
Mar	unq	58.50
Apr	64.5	64.50
May	unq	70.50
Volume:		8

RUBBER (No 1 RSS Cif p/k)

Feb 78.75-79.25

LIFFE BIFFEX (GNI Ltd $10/pt)

	High	Low	Close
Mar 97	1490	1460	1462
Apr 97	1515	1500	1510
Jul 97	1260	1250	1260
Oct 97	unq	—	1400

Vol: 252 lots Open interest: 3220

Index 1443 -11

LONDON METAL EXCHANGE

(Official) (Volume prev day) Rudolf Wolff

	Cash	3mth	Vol
Copper Gde A ($/tonne)	2423.0-2424.0	2367.0-2368.0	177525
Lead ($/tonne)	722.00-725.00	690.00-699.50	169600
Zinc Spec Hi Gde ($/tonne)	1208.0-1208.5	1228.0-1229.0	643200
Tin ($/tonne)	5768.0-5769.0	5810.0-5811.0	27575
Aluminium Hi Gde ($/tonne)	1623.5-1624.5	1651.5-1652.0	1930300
Nickel ($/tonne)	7935.0-7940.0	8020.0-8025.0	91728

LIFFE OPTIONS

		Calls			Puts		
	Series	Apr	Jul	Oct	Apr	Jul	Oct
Alld Dom	420	27	35	41	7	17	21
(*437)	460	7	15	23	27	30	44
ASDA	110	6	9	11	3	5	6
(*112)	120	2	5	6	9	11	12
Boots	650	39	52	58	7	18	23
(*679)	700	11	24	32	29	42	48
Br Airways	600	41	52	61	7	18	24
(*630)	650	14	27	36	29	43	49
BP	650	40	55	64	4	19	26
(*679)	700	14	29	40	31	43	50
Br Steel	140	13	16	19	2	6	8
(*150)	160	3	7	9	11	16	20
C & W	460	44	56	63	6	15	20
(*497)	500	19	32	40	19	31	37
CU	660	40	63	71	20	41	56
(*679)	700	20	41	50	51	69	84
ICI	750	16	34	43	26	36	47
(*756)	800	4	16	24	68	71	79
Land Sec	750	49	59	67	3	16	20
(*789)	800	16	28	40	20	40	44
M & S	460	43	47	55	3	9	11
(*490)	500	14	22	32	15	25	28
Nat West	750	19	42	52	30	44	56
(*758)	800	5	23	33	67	76	87
Safeway plc	360	16	24	30	10	21	24
(*363)	390	5	11	18	29	37	43
Sainsbury	300	18	23	28	6	14	16
(*309)	330	5	10	15	24	35	35
Shell	1000	56	69	79	16	31	39
(*1041)	1050	24	37	52	43	56	65
Smkl Bch	900	46	71	87	22	38	48
(*919)	950	22	47	62	48	69	73
Storehse	300	—	—	—	—	—	—
(unq)	330	—	—	—	—	—	—
Trafalgar	50	—	—	—	—	—	—
(unq)	60	—	—	—	—	—	—
Zeneca	1800	67	114	146	69	91	110
(*1806)	1900	33	77	103	134	151	168
	Series	Apr	Jul	Oct	Apr	Jul	Oct
BAT Ind	500	42	50	61	13	23	33
(*537)	550	13	30	34	39	50	60
Vodafone	280	21	30	30	7	14	19
(*291)	300	10	20	26	16	24	28
	Series	May	Aug	Nov	May	Aug	Nov
Grnd Met	420	43	51	57	5	10	13
(*453)	460	17	27	34	19	26	30
Ladbroke	220	16	22	26	5	8	11
(*232)	240	6	12	16	16	19	22
Utd Bisc	240	11	17	22	14	17	21
(*241)	260	4	10	15	28	30	34

		Calls			Puts		
	Series	Apr	Jul	Oct	Apr	Jul	Oct
BAA	500	40	49	55	3	11	15
(*532)	550	11	21	28	23	34	38
Thames W	650	50	68	73	11	31	33
(*687)	700	20	42	45	29	57	54
	Series	May	Aug	Nov	May	Aug	Nov
BTR	220	22	26	29	6	9	12
(*238)	240	11	16	19	15	16	21
Br Aero	1250	69	101	120	33	50	60
(*1277)	1300	44	75	93	58	74	84
Br Telcm	420	23	32	35	11	24	26
(*420)	460	7	15	18	35	50	52
Cadbury	500	21	33	38	21	27	30
(*504)	550	6	15	20	57	61	63
Guinness	420	42	47	51	5	11	13
(*458)	460	14	24	29	23	29	31
GEC	360	26	32	36	7	17	19
(*372)	390	11	17	22	23	33	36
Hanson	260	24	31	33	5	8	10
(*276)	280	13	19	22	13	16	19
LASMO	240	15	23	26	11	13	16
(*241)	260	7	15	19	23	25	28
LucasVarity	200	14	19	21	9	11	15
(*204)	220	5	11	14	20	22	26
Pilkingtn	140	13	17	—	4	7	—
(*144)	160	7	10	—	16	20	—
Prudential	550	31	45	54	20	29	35
(*567)	600	11	23	32	51	57	63
Redland	330	31	35	42	11	16	21
(*350)	360	14	19	29	27	32	38
R-Royce	220	21	29	32	7	12	14
(*238)	240	11	19	22	17	22	24
Tesco	330	20	26	32	12	16	20
(*339)	360	6	13	19	30	34	37
Williams	330	—	—	—	—	—	—
(unq)	360	—	—	—	—	—	—

FTSE INDEX (*4308)

	4200	4250	4300	4350	4400	4450
Calls						
Mar	111	74	43	22	8	2
Apr	140	108	77	55	34	21
May	163	131	101	77	56	40
Jun	197	163	134	109	63	63
Dec	302	—	241	—	191	—
Puts						
Mar	22	37	57	87	124	170
Apr	53	70	89	118	150	185
May	73	90	109	136	165	199
Jun	93	111	131	155	181	213
Dec	147	—	196	—	290	—

		Calls			Puts		
	Series	Apr	Jul	Oct	Apr	Jul	Oct
Abby Nat	750	22	45	55	30	46	53
(*756)	800	5	26	35	67	78	83
Amstrad	140	—	—	—	—	—	—
(unq)	160	—	—	—	—	—	—
Barclays	1100	41	77	92	26	42	59
(*1109)	1150	19	52	67	53	68	85
Natl Pwr	450	44	—	—	5	—	—
(*488)	500	13	32	29	22	41	45
	Series	Apr	Jul	Oct	Apr	Jul	Oct
Glaxo W	1000	54	79	93	19	36	49
(*1042)	1050	25	49	67	44	60	73
HSBC	1550	95	141	168	27	58	81
(*1582)	1600	40	89	116	75	107	129
Reuter	650	26	47	56	23	35	48
(*657)	700	9	26	35	57	65	70
Royal & Sun	460	37	49	54	7	16	22
(*493)	500	11	25	33	27	36	41
	Series	May	Aug	Nov	May	Aug	Nov
Blue Circ	390	21	26	34	17	22	27
(*398)	420	9	16	21	36	40	44
	Series	May	Aug	Nov	May	Aug	Nov
Kingfishr	650	41	54	63	17	27	32
(*677)	700	15	30	39	45	52	58
	Series	Mar	Jun		Mar	Jun	
Br Gas	220	18	23	—	1	10	—
(*236)	240	5	11	—	8	21	—
	Series	Mar	Jun	Sep	Mar	Jun	Sep
Dixons	500	38	55	68	1	12	20
(*535)	550	5	27	36	20	33	43
EMI Group	1150	37	70	95	23	50	68
(*1154)	1200	12	45	69	53	76	95
Tarmac	100	5	5	11	1	6	6
(*102)	110	1	4	7	8	12	12
Hillsdwn	180	11	15	17	1	6	8
(*190)	200	1	4	7	10	19	20
Lonrho	140	6	11	15	3	6	9
(*143)	160	0	4	7	17	19	21
Sears	90	—	—	—	—	—	—
(unq)	100	—	—	—	—	—	—
Thorn EMI	1500	—	—	—	—	—	—
(unq)	1600	—	—	—	—	—	—
Tomkins	280	8	16	23	4	11	18
(*283)	300	1	10	14	17	23	28
Lloyds TSB	500	19	40	50	6	19	26
(*512)	550	1	17	28	36	47	54
Scot Pwr	323	29	—	—	0	—	—
(*352)	353	6	—	—	8	—	—
Unilever	1500	99	106	133	4	27	39
(*1592)	1600	21	52	80	34	73	87

February 28, 1997 Tot: 46494 Call: 18244 Put: 22354 FTSE Call: 6027 Put: 5704
*Underlying security price.

LONDON FINANCIAL FUTURES

	Period	Open	High	Low	Sett	Vol
Long Gilt	Mar 97	113.07	113-15	112-07	112.11	91473
Previous open interest: 256215	Jun 97	112-24	112-29	111-23	112-27	38748
German Govt Bond (Bund)	Mar 97	103.61	103.98	103.15	103.18	276874
Previous open interest: 326626	Jun 97	102.83	103.16	102.35	102.36	52361
Italian Govt Bond (BTP)	Mar 97	219.90	129.96	127.48	127.50	95206
Previous open interest: 129371	Jun 97	129.55	129.60	127.27	127.25	44070
Japanese Govt Bond (JGB)	Mar 97	126.34	126.36	126.30	126.36	3030
	Jun 97	124.86	124.88	124.82	124.88	3135
Three Mth Sterling	Mar 97	93.73	93.73	93.70	93.71	10766
	Jun 97	93.53	93.54	93.43	93.44	27797
Previous open interest: 520593	Sep 97	93.32	93.34	93.22	93.22	20121
Three Mth Euromark	Mar 97	96.76	96.77	96.75	96.76	22872
Previous open interest: 1229444	Apr 97	96.79	96.80	96.79	96.79	101
Three Mth Eurolira	Mar 97	92.79	92.80	92.60	92.63	28153
Previous open interest: 292595	Jun 97	93.28	93.32	92.96	93.01	56640
Three Mth Euroyen	Jun 97	99.40	99.40	99.40	99.40	915
	Sep 97	99.32	99.32	99.32	99.32	650
Three Mth Euroswiss	Mar 97	98.30	98.31	98.27	98.28	1953
Previous open interest: 104324	Jun 97	98.35	98.38	98.31	98.33	4052
Three Mth ECU	Mar 97	95.81	95.81	95.75	95.75	1108
Previous open interest: 34937	Jun 97	95.86	95.86	95.78	95.78	463
FTSE 100	Mar 97	4322.0	4323.0	4272.0	4285.0	18530
Previous open interest: 67170	Jun 97	4334.0	4334.0	4293.0	4304.5	633

MONEY RATES (%)

Base Rates: Clearing Banks 6 Finance Hse 6½
Discount Market Loans O/night high: 6 Low 5[illegible] Week fixed: 5[illegible]
Treasury Bills (Dis) Buy: 2 mth 5[illegible]; 3 mth 5[illegible]. Sell: 2 mth 5[illegible]; 3 mth: 5[illegible].

	1 mth	2 mth	3 mth	6 mth	12 mth
Prime Bank Bills (Dis)	[illegible]	[illegible]	[illegible]	[illegible]	
Sterling Money Rates	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Interbank:	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

Overnight: open 5[illegible] close 5[illegible].

	1 mth	2 mth	3 mth	6 mth	12 mth
Local Authority Deps	6	n/a	[illegible]	[illegible]	[illegible]
Sterling CDs	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Dollar CDs	5.32	n/a	5.42	5.57	5.83
Building Society CDs	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

TREASURY BILLS: Applcts: £2,170m allotted: £400m; Bids: £98.56% received: 57%; Last week: £98.56% received: 97%; Avge rate: £5.7574% last wk £5.7748%; Next week: £400m.

EUROPEAN MONEY DEPOSITS (%)

Currency	7 day	1 mth	3 mth	6 mth	Call
Dollar:	[illegible]	[illegible]	[illegible]	[illegible]	5-4
Deutschemark:	[illegible]	3[illegible]-3	[illegible]	[illegible]	[illegible]
French Franc:	3[illegible]-3	[illegible]	[illegible]	[illegible]	[illegible]
Swiss Franc:	[illegible]	[illegible]	[illegible]	[illegible]	2-1
Yen:	[illegible]	[illegible]	[illegible]	[illegible]	1-par

GOLD/PRECIOUS METALS (Baird & Co)

Bullion: Open $361.10-361.40 **Close:** $358.20-358.70 **High:** $361.15-361.65
Low: $357.00-357.50 **AM:** $360.60 **PM:** $358.40

Krugerrand: $357.75-360.75 (£219.25-221.25)

Platinum: $392.00 (£240.70) **Silver:** $5.27 (£3.225) **Palladium:** $152.50 (£93.65)

STERLING SPOT AND FORWARD RATES

Mkt Rates for Feb 28	Range	Close	1 month	3 month
Amsterdam	3.0872-3.1010	3.0956-3.1001	[illegible]pr	2½-2¼pr
Brussels	56.62-56.92	56.76-56.87	15-10pr	44-37pr
Copenhagen	10.473-10.520	10.503-10.512	[illegible]pr	[illegible]pr
Dublin	1.0272-1.0351	1.0295-1.0310	5-1pr	15-9pr
Frankfurt	2.7456-2.7576	2.7528-2.7556	[illegible]pr	2-1¾pr
Lisbon	275.85-277.16	276.78-277.15	[illegible]ds	[illegible]ds
Madrid	233.02-234.09	233.72-234.09	2-8ds	1-17ds
Milan	2738.5-2758.9	2755.6-2758.9	22-38ds	66-88ds
Montreal	2.2180-2.2313	2.2289-2.2313	0.60-0.54pr	1.22-1.14pr
New York	1.6216-1.6320	1.6310-1.6320	0.10-0.08pr	0.263-0.252pr
Oslo	10.945-11.006	10.985-11.003	[illegible]pr	[illegible]pr
Paris	9.2630-9.3170	9.2910-9.2991	2½-2¼pr	6½-6¼pr
Stockholm	12.169-12.242	12.225-12.242	[illegible]pr	[illegible]pr
Tokyo	195.48-197.03	196.75-197.03	[illegible]pr	2½-2¼pr
Vienna	19.319-19.411	19.374-19.395	[illegible]pr	1½-1¼pr
Zurich	2.3973-2.4098	2.4059-2.4080	[illegible]pr	2½-2¼pr

Source: Extel *Premium - pr. Discount - ds*

DOLLAR RATES

Australia	1.2886-1.2894
Austria	11.90-11.91
Belgium (Com)	34.86-34.91
Canada	1.3672-1.3677
Denmark	6.4530-6.4550
France	5.7122-5.7132
Germany	1.6921-1.6928
Hong Kong	7.7432-7.7436
Ireland	1.5777-1.5797
Italy	1685.50-1686.00
Japan	120.72-120.77
Malaysia	2.4830-2.4835
Netherlands	6.7426-6.7497
Norway	6.7430-6.7490
Portugal	170.01-170.11
Singapore	1.4258-1.4268
Spain	143.62-143.67
Sweden	7.4979-7.5054
Switzerland	1.4775-1.4780

OTHER STERLING

Argentina peso*	1.6278-1.6305
Australia dollar	2.0977-2.1003
Bahrain dinar	0.6035-0.6155
Brazil real*	1.7070-1.7114
China yuan	13.254-13.554
Cyprus pound	0.8120-0.8220
Finland markka	8.0875-8.2035
Greece drachma	425.0-432.0
Hong Kong dollar	12.6044-12.6125
India rupee	57.57-58.53
Indonesia rupiah	3844.0-3912.6
Kuwait dinar KD	0.4855-0.4955
Malaysia ringgit	4.0416-4.0440
New Zealand dollar	2.3523-2.3555
Pakistan rupee	64.35 Buy
Saudi Arabia riyal	5.8275-5.9515
Singapore dollar	2.3233-2.3263
S Africa rand (com)	7.1770-7.2790
U A E dirham	5.8775-6.0015

*Barclays Bank GTS * Lloyds Bank*

FTSE VOLUMES

3i	1,600	Land Secs	1,500
ASDA Gp	6,300	Legal & Gn	3,800
Abbey Ntl	4,400	Lloyds TSB	13,600
Allied Dom	2,100	LucasVarity	4,300
Argos	720	Marks Spr	6,700
AB Foods	927	Mercury Asset	240
BAA	3,500	NatWst Bk	9,900
BAT Inds	10,100	Nat Grid	1,900
BG	15,100	Nat Power	3,010
BOC	2,300	Next	622
BP	11,800	Orange	1,600
BSkyB	2,100	P & O	5,400
BTR	7,800	Pearson	4,600
BT	17,200	PowerGen	958
Bk of Scot	9,700	Prudential	6,600
Barclays	5,100	RMC	582
Bass	2,700	RTZ	4,000
Blue Circle	2,000	Railtrack	4,900
Boots	1,700	Rank Group	3,500
BAe	1,500	Reckitt Col	1,600
BA	4,900	Reed Intl	2,100
Brit Steel	7,000	Rentokil Inl	8,100
Burmah Cstl	657	Reuters	4,700
Burton	10,200	Rolls Royce	6,000
Cable Wire	4,100	Royal & Sun	5,000
Cadbury	7,100	Royal Bk Sct	6,400
Carlton Cms	1,800	Safeway	3,500
Centrica	13,700	Sainsbury	9,800
Cm Union	5,400	Schroders	146
Dixons	1,200	Scot & New	1,500
EMI	1,300	Scot Power	1,900
Energy Gp	3,300	Svrn Trent	1,300
Enterpr Oil	360	Shell Trans	5,100
GKN	765	Siebe	566
GRE	1,500	SmKl Bch	4,600
GUS	1,700	Smith Nph	4,700
Gen Acc	1,100	Smiths Inds	457
Gen Elec	4,700	Std Chartd	4,500
Glaxo Well	6,200	TI Gp	2,500
Granada	2,500	Tate & Lyle	1,400
Grand Met	6,000	Tesco	7,000
Guinness	8,500	Thames W	780
HSBC	6,100	Tomkins	6,700
Hanson	8,200	Unilever	3,300
Hays	428	Utd Utilities	3,700
ICI	6,500	Utd News	1,900
Imp Tob	1,400	Vodafone	6,000
Kingfisher	1,700	Whitbread	1,300
LASMO	7,700	Wolseley	765
Ladbroke	5,800	Zeneca	5,100

WALL STREET

	Feb 28 midday	Feb 27 close
AMP Inc	39	39
AMR Corp	78	79
ASA	37	37
AT & T	40	40
Abbott Labs	57	57
Advanced Micro	34	35
Aetna Life	83	83
Ahmanson (HF)	40	42
Air Prod & Chem	75	76
AirTouch Comm	27	27
Alberto-Culver B	28	28
Albertson's	35	35
Alcan Alumnm	35	35
Allied Signal	71	72
Alum Co of Am	71	70
Amax Gold Inc	7	7
Amerada Hess	54	54
Amer Brands	53	51
Amer El Power	41	41
Amer Express	63	64
Amer Genl Corp	43	43
Amer Home Pr	64	64
Amer Intl	121	122
Amer Stores	44	45
Amer Standard	44	45
Ameritech	63	63
Amoco	84	84
Anheuser-Busch	44	44
Apple Computer	16	16
Archer Daniels	18	18
Armco	4	4
Armstrong Wld	68	68
Asarco	30	30
Atl Richfield	125	126
Auto Data Pro	42	42
Avery Dennison	40	39
Avon Products	58	59
Baker Hughes	34	34
Baltim Gas & El	27	27
Banc One	44	45
BankAmerica	113	115
Bank of NY	38	39
Bankers Tr NY	81	82
Barnett Banks	46	47
Bausch & Lomb	37	37
Baxter Intl	46	46
Becton Dicknsn	49	48
Bell Atlantic	60	60
Bell Industries	22	23
BellSouth	46	46
Black & Decker	32	32
Block (H&R)	29	29
Boeing	102	101
Boise Cascade	33	33
Bristol Myers Sq	133	133
Browning Ferris	31	31
Brunswick	29	29
Burlington Nthn	84	83
CMS Energy Corp	32	32
CNA Financial	111	111
CPC Intl	84	85
CSX	46	46
Campbell Soup	80	80
Can Pacific	24	25
Carolina Pwr	36	36
Caterpillar	79	79
Central & SW	24	24
Champion Intl	44	44
Chase Manhat	100	101
Chevron Corp	65	66
Chrysler	33	34
Chubb Corp	58	56
Cigna Corp	154	152

	Feb 28 midday	Feb 27 close
Eaton Corp	72	72
Edison Intl	21	21
Elect Data Sys	46	45
Emerson Elec	99	100
Engelhard Corp	21	21
Enron Corp	39	39
Entergy	26	26
Ethyl Corp	9	9
Exxon	99	100
FMC Corp	69	69
FPL Group	44	44
Federal Express	51	50
First Bk Sys	79	81
First Union Rlty	13	13
Fleet Finl Grp	60	59
Fluor Corp	61	61
Ford Motor	32	32
GTE Corp	47	46
Gannett	80	80
Gap Inc Del	32	33
Gencorp	18	18
Gen Dynamics	67	67
Gen Electric	104	105
Gen Mills	65	65
Gen Motors	57	57
Gen Reinsurance	169	172
Gen Signal	44	43
Genuine Parts	47	47
Georgia Pac	77	77
Gillette	79	80
Glaxo Wellc ADR	34	34
Goodrich (BF)	41	40
Goodyear Tire	53	53
Grt Atl Pac Tea	30	30
Great Wstn Fin	44	45
Halliburton	63	64
Harcourt General	46	46
Heinz (HJ)	41	41
Hercules	46	46
Hershey Foods	45	45
Hewlett Packard	55	56
Hilton Hotels	24	24
Home Depot	54	55
Homestake Mng	16	16
Honeywell	71	71
Household Intl	98	97
Houston Inds	23	23
Humana	19	19
ITT Corp	56	56
Ikon Office	42	43
Illinois Tool	84	84
Illinova	25	25
INCO	35	35
Ingersoll Rand	47	47
Inland Steel	19	19
Intel Corp	138	142
IBM	141	143
Intl Flav & Fr	46	46
Intl Paper	42	42
James River Va	32	33
Jhnsn & Jhnsn	56	57
Kellogg	68	68
Kerr-McGee	62	62
Kimberly-Clark	107	107
Kmart	12	11
Knight-Ridder	39	40
Lilly (Eli)	87	87
Limited Inc	18	18
Lincoln Nat	57	57
Litton	42	43
Liz Claiborne	40	40
Lockheed Martin	88	87

	Feb 28 midday	Feb 27 close
Oracle	39	40
Oryx Energy Co	19	20
Overseas Ship	17	17
Owens Corning	42	42
PHH Corp	48	48
PPG Industries	55	55
PNC Bank	42	42
PP&L Res	22	22
Paccar Inc	63	63
Pacificorp	20	20
Pac Enterprises	30	30
Pac Telesis	40	40
Pall Corp	22	22
Parker Hannifin	43	43
Penn Energy	22	21
Penney (JC)	49	48
Pennzoil	57	57
Pepsico	33	33
Pfizer	90	92
Pharm & Upjhn	37	37
Phelps Dodge	70	71
Philip Morris	133	135
Phillips Pet	41	41
Pitney Bowes	62	62
Polaroid	43	43
Procter & Gmbl	119	120
Providian	55	56
Pub Serv E & G	26	26
Quaker Oats	36	36
Ralston Purina	82	82
Raychem Corp	85	86
Raytheon	47	47
Reebok Ind	46	47
Reynolds Metals	63	62
Rockwell Intl	65	65
Rohm & Haas	91	91
Royal Dutch	172	173
Rubbermaid	24	24
SBC Comms	56	56
Safeco Corp	41	42
St Paul's Cos	68	69
Salomon Inc	55	56
Sara Lee Corp	39	39
Schering Plough	75	77
Schlumberger	99	99
Seagram	39	39
Sears Roebuck	53	53
Shell Trans	101	102
Sherwin Wllms	56	56
Skyline Corp	24	24
Snap-On-Tools	38	39
Southern Co	21	21
Sprint Corp	45	44
Stanley Works	38	38
Sun Company	27	27
Sun Microsys	31	32
Suntrust	51	52
Supervalu	30	31
Sysco Corp	34	34
TRW Inc	51	51
TCC Inds	[illegible]	[illegible]
Tandem Comp	12	12
Tandy Corp	49	49
Temple Inland	55	55
Tenneco	39	39
Texaco	100	100
Texas Inst	76	77
Texas Utilities	40	40
Textron	100	100
Time Warner	40	41
Times-Mirror A	52	52
Timken	52	52

هكذا من الاهلية

هكذا من الاعلى

DREAM DASHED 34

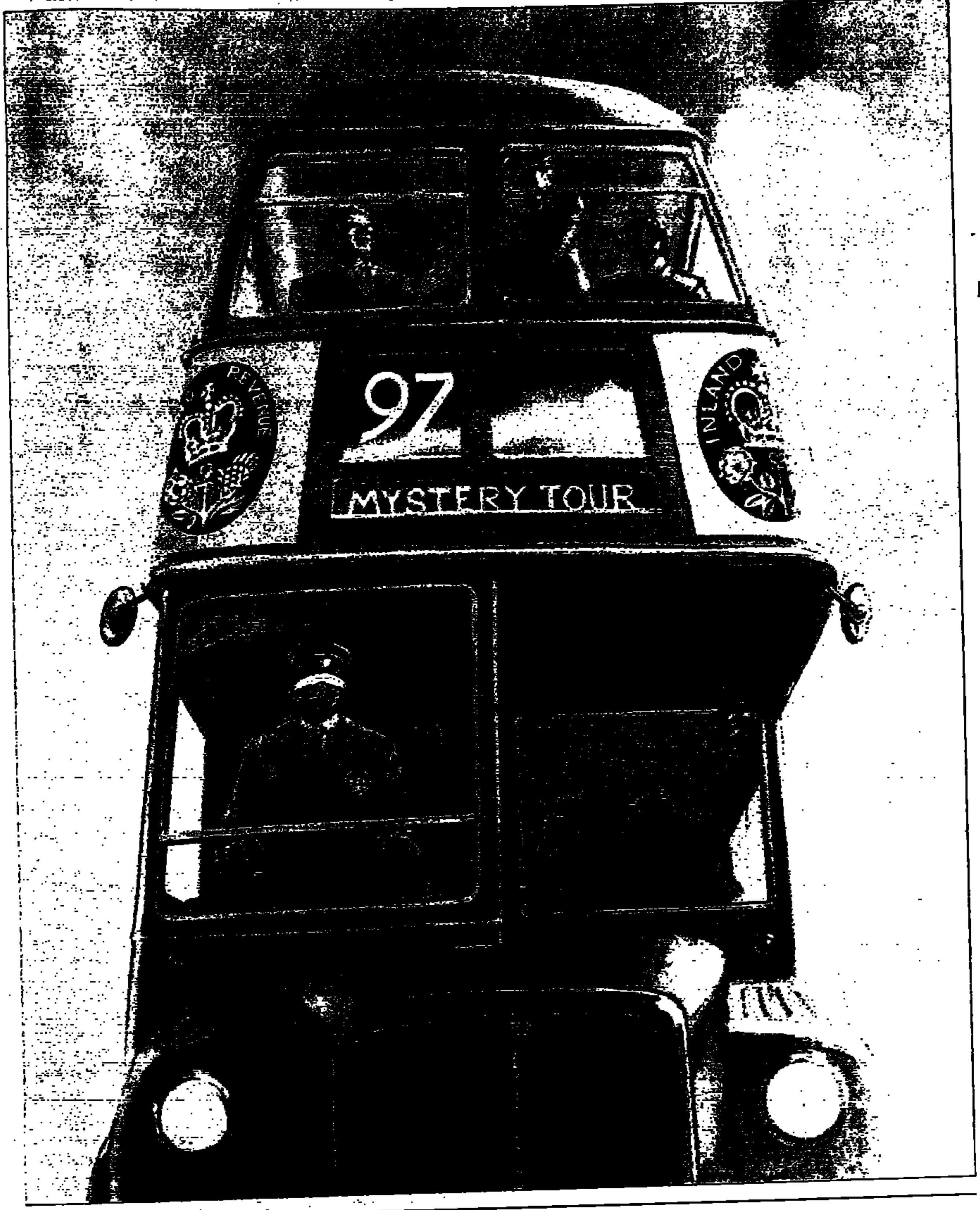
Gazumpers are back in action

WEEKEND MONEY

RULED OUT 36

Angry Halifax investors who don't count

THE TIMES: PERSONAL FINANCE NEWSPAPER OF THE YEAR



ANGUS MEWSE

Time for some spring cleaning

Anne Ashworth and Caroline Merrell plan out the best route for your tax affairs

There are 36 days to the end of the tax year. The general election also looms. While taxpayers struggle to make the best use of their allowances and reliefs before April 5, they fear that they may be about to embark on a mystery tour. Under Tony Blair, the tax rules may be radically changed.

Most accountants report little panic at the prospect of a Labour government. But a few clients are preparing to decamp overseas to shelter their wealth from the socialists.

John Whiting of Price Waterhouse says that Labour seems to have persuaded the wealthy that it has no intention of taxing them until the pips squeak, although they remain suspicious as to how the party will raise the funds for its spending commitments.

He said: or two may be opting to retire now to take advantage of the capital gains tax retirement reliefs, but generally, people are taking the view that they'll wait and see.

"Labour is only talking about tightening up loopholes, not abolishing concessions altogether. For example, at present if you are facing a large capital gains bill, you can become non-resident for a year and avoid the tax. Labour could make it more difficult for you to do this by, perhaps, demanding that you stay away for three to five years. This would be a different proposition but not a total ban."

Leslie Ferrar of KPMG said that her clients were more worried about the new self-assessment income tax system than the fiscal policies of New Labour. She said: "Clients are anxious that they may not have the information required by the Inland Revenue. The best preparation that any self-employed person or higher-rate taxpayer can make at this current tax year end is to ensure that they have the complete records of their income and expenditure necessary to substantiate any claim to the Revenue."

Under self-assessment, which will require individuals to work out their own tax bills, immediate penalties lie in wait for those who fail to submit their returns punctually or fail to keep adequate records.

Those who are unequal to the task of doing their tax sums for 1996-97 can still ask the Revenue to carry out the calculations. But they must send in their returns by September 30. Others must complete their returns and pay the tax due by January 31, 1998.

There is no evidence of panic-buying of personal equity plans. Investors have apparently been reassured by statements from Gordon Brown, the Shadow Chancellor, and his colleagues that Peps and Tessas would be safe under a Labour government.

This week Mike O'Brien, Labour's City spokesman, appeared to have dismissed fears that higher-rate relief on Peps would be withdrawn. In a letter to *The Times*, Mr O'Brien called such rumours "ill-informed". But amid the general mood of equanimity, the image of Labour as a tax-and-spend party persists in some quarters.

Glenn Leitch of Ernst & Young said that some of his clients are talking of going abroad. Others are making sure they exploit the inheritance tax reliefs available, especially the potentially exempt transfers, gifts that are free of tax provided that the donor survives for seven years after making the gift.

Mr Leitch said: "If Labour were to make such transfers taxable it would have an effect on National Lottery winners. It's common for those who win the jackpot to wish to give money away to their relations. They would find themselves taxed for their generosity."

Whoever you expect to win the election, your tax affairs may still need some spring cleaning. The end of the tax year is always a good time to consider some tax savings. Points to consider include:

- Use up all personal allowances. Income-producing assets, such as savings accounts, can be transferred between husband and wives tax free. Each person is allowed to earn £3,765 free from tax in the 1996-97 tax year. Spouses without paid employment are unlikely to be using this allowance.
- Invest the maximum in personal equity plans. You can put £6,000 in an ordinary Pep each year, and £3,000 in a single company Pep. For best-buy plans, contact the leading Pep research groups, BESt Investment (0171-321 0100) and Allenbridge (0171-409 1111).
- If you already have a pension plan, pay in the maximum amount. You can contribute from 17.5 per cent to 40 per cent of your annual earnings to a personal pension according to your age. If you have failed to make use of your reliefs in the past, the Inland Revenue allows you to carry forward six years' worth of reliefs.
- 'Bed and breakfast' shares to use up your annual capital gains exemption of £6,300. Bed-and-breakfasting involves buying and selling shares, usually overnight, to show a capital gain or a capital loss.
- Use the inheritance tax concessions, especially the potentially exempt transfers.

For more hints read the *Ernst & Young Tax Saver's Companion*, published by John Wiley & Sons, price £12.99.

WEEKEND MONEY is edited by Anne Ashworth

IR may be charging a day too far

Some accountants believe that the Inland Revenue is charging those who pay their tax bill late, an extra day's interest because of a computer error. About 1.5 million people were due to make the first payment under the new self-assessment rules by the end of January. Nearly one third of those due to pay failed to make the end of January deadline. Among them was Steven Kirby, an accountant from Bournemouth who sent in his bill in good time.

However, Mr Kirby's payment did not reach the Revenue until February 2. To his consternation, the Revenue sent him a bill for 76p — equivalent to three days' interest at 8.5 per cent on the £1,100 due. Mr Kirby was unable to obtain an explanation from his local tax office. He said: "It must be some sort of computer error, you should not be charged interest for January 31, the deadline date.

The Revenue claims that even though the statement sent to Mr Kirby implied that the interest was charged until February 2, it also covered February 3. Only one million from the total of 1.5 million billed under the self-assessment rules managed to make payments by January 31.

Some may have legitimately escaped payment because their tax affairs have changed since the first notice for payment was issued by the Revenue at the end of last year. Others may have simply failed to make the payment because they do not understand the rules, or they could be under the impression that if they were only slightly late with their payments they do not have to pay any interest. Unfortunately, those who fail to make the deadline will rack up interest at a rate of 8.5 per cent — interest will be added on a daily basis. Self assessment effects the self-employed, partners, some higher-rate taxpayers and others who have complicated tax affairs. Eventually, 8.5 million people will come under the rules.

Many people will now be receiving statements of account from the revenue giving details of payments and any interest that may be due. Even if the interest is only a few pence, late payers will be charged. Previously, the Revenue waived interest if it was under £35. Accountants are urging those going through self-assessment to check their statements carefully.

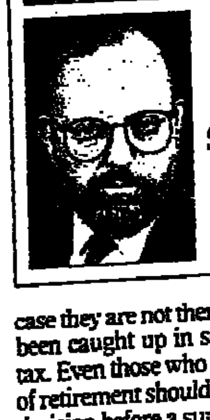
Errors made by the Revenue in sending out the original self-assessment statement of account forms mean many people did not receive notification of the amount they had to pay. After pressure from accountants, the Inland Revenue agreed to waive the interest payment for those in this position. However, interest is still being shown for these people.

Martin Donn, of Blick Rothenberg, said: "There ought to be a *de minimas* amount of interest collected." He added that many of those about to pay under the self assessment rules were used to paying their cheques a little later than the final date.

CAROLINE MERRELL

Prepare for Labour squalls

PERSONAL INVESTOR



GRAHAM SEARJEANT

Over the years, we have become blasé about by-election results. Labour's big win in Wirral South early yesterday is different. It does not prove that Labour will win the general election in eight weeks' time. But this makes Labour the betting man's choice. Those who fail to order their affairs on the assumption that Labour will have a clear majority will have no-one to blame but themselves.

The trouble is, inevitably, that it is hard to act determinedly if you do not know what contingencies you should be planning for. Investors, in particular, have been told about lots of things that Labour does not plan to do, but left with no clear impression about what changes Gordon Brown, the Shadow Chancellor, actually has in mind.

The sensible response to uncertainty is the boy scout approach. Put you affairs in good order. If there are things you have been meaning to do, it might be as well to do them before Gordon Brown rushes into his first Budget, which could come in June. These are mainly routine bits of good housekeeping that tax planners tout before any Budget.

If you have capital gains, consider realising them to the extent of the tax-free allowance in both years. Labour might cut the allowance, but should not do so retrospectively. Existing investments could usefully be sheltered in Peps, for which two years' allowances will be available, even though the advantages may well be diluted.

Those who have capital they wish to pass on should use the available allowances before a Brown Budget, in case they are not there afterwards or have been caught up in some selective wealth tax. Even those who can choose their date of retirement should consider making the decision before a summer Budget. Useful allowances might vanish.

Aside from uncertainty, the financial markets do not fear Labour in the old way. That is a triumph for the hard work put in by Messrs Blair and Brown and, particularly, by some of the junior Shadow Treasury team. Labour has convinced the City that it will not throw away inflation gains, and that it aims to be fiscally responsible from the start, rather than, as in the old days, a couple of years into a socialist government.

This is not, however, as simple as it seems. Assume, for a moment, that Mr Brown is so anxious to appear responsible that short-term interest rates are up to half a point higher under Labour for the first year than they would be under the Tories. This would have little impact, since investors would know that it was meant to be temporary. Labour may, however, wish to join European monetary union in 1999. In that case, it would need to bring down interest rates to stop sterling being psychologically overvalued when rates are fixed. It might think sterling is too high anyway. Investors should not plan for it to stay high.

Tax and spending will therefore be under greater pressure. There are already weaknesses. Mr Brown claims that spending will not go up in the early years, but does not count the extra spending to be financed by a utility tax. This gives a big incentive to finance as much as possible through this levy, as Tories claim. Since tax and spending are budgeted annually, the threatened levy will last for several years and the instalments may add up to much more than the markets have discounted.

After falling last May, utility stocks have shrugged off the tax. Water stocks have outpaced the average. If you want to sell, or at least lighten, utility stocks, do not wait until everyone else does.

The greater general threat is to dividends, likely to be deemed politically incorrect as an excuse to raise more "hidden" taxes. If Labour effectively stops pension funds and Pep managers from claiming back dividend tax, share prices will fall and investors will have to rethink. This does not look a great time to commit new money to shares. New savers should not rush to take out personal pensions. If tax perks are to be lost, these could have too few attractions to justify such inflexible long-term contracts.

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Sara McConnell on moves towards binding contracts in house sales

Gazumpers may face penalties

Gazumping moved on to the political agenda this week as Labour promised action to stamp out a practice which has dashed the hopes of thousands of homebuyers. If implemented, Labour's plans could force buyers and sellers to sign binding pre-contract agreements imposing stiff financial penalties for withdrawing for no good reason.

As house prices continue to rise, more sellers are returning to reneging, 1980s-style, on verbal agreements and accepting higher offers from other prospective buyers. Under the English housebuying system, nothing is binding until contracts are exchanged.

This can be several months after prospective buyers first make their offer and after they have incurred the costs of legal fees, surveys and mortgage fees. This could amount to more than £1,000 on a typical sale, according to the Royal Institution of Chartered Surveyors (RICS). If the seller gazumps, the buyer has no financial redress. Widespread demand for action on gazumping during the last boom led to nothing and petered out as the recession hit.

Now campaigners want compulsory agreements to complete the deal between buyers and sellers. Existing agreements, signed by a tiny minority, are voluntary and have so far failed to make much impact, although they have the support of the National Association of Estate Agents (NAEA). These are mainly "lock out" contracts where buyer and seller agree to complete within a certain time during which neither can consider other offers.

But Hugh Dunsmore-Hardy, the NAEA's chief executive, said: "We now need statutory agreements. This is our chance to bring about change to the current system." He added: "Twenty or 30 years ago it was My Word is My Bond. Now human nature has come to the fore and the temptation to gazump needs to be curtailed."

Labour's proposals, published this week in a consultative document, stop short of insisting that the anti-gazumping measures it outlines should have statutory force. But Frank Dobson, Shadow Environment Spokesman, said: "Our view is that the measures need to be legally binding but this is one reason why we are consulting."

The Labour discussion paper, *No to Gazumping*, outlines a number of possible measures of which the favourite is a costs guarantee. Both sides would sign a pre-contract agreement. If either side withdrew without good reason, it would have to meet any costs the other side had incurred. Good reasons for withdrawing without incurring compensation would include either side being caught in a chain which broke down.

The paper says: "This [the costs guarantee] would not stop gazumping but it would ensure the 'jilted' partner did not have to bear the costs. So it would act as a deterrent to gazumping while not imposing unduly rigid controls on the market." This would not need big changes to existing law.

The agreement could operate with buyer and seller both putting down a pre-contract deposit, returnable if the deal went through. If if did not, the 'jilted' party could claim costs from the other side's deposit.

The costs guarantee agreement is similar to a voluntary anti-gazumping agreement launched last week by the RICS. But this agreement levies extra financial penalties on buyers, who will have to pay compensation at 5 per cent a year above bank base rate on the purchase price during the period between signing the agreement and withdrawing. Both buyers and sellers will have to pay the other side's costs if either withdraws, unless the property turns out to have defective title, a survey reveals defects or the property is damaged, for example by fire, before contracts are exchanged.

Kate Alcock, chairman of the RICS agency practice panel, said: "This is another shot in our armoury. But the difficulty is always to persuade the seller to sign an agreement in a strong market and the buyer to sign in a weak market." Many English homebuyers yearn for the certainty of the Scottish system of sealed bids where the contract is binding once the bid has been accepted. Labour's document raises the possibility of this system being adopted in England. But it adds that buyers often incur more initial costs, for example, surveys, without getting the property in the end. They could also find themselves saddled with big bridging loans if they cannot sell their home.

ANDRE CAMARA

Dream dashed and £500 down the drain

Nish and Arti Patel thought they had found their perfect first home last month. Their offer of £117,000 on the three-bedroom house in Edgware, north London was accepted.

They arranged their mortgage and sent a surveyor to do a housebuyer's report. The bombshell came the day after the surveyor had been.

The seller had been offered an extra £7,000 and would not sell to the Patels unless they matched it. They have been forced to withdraw, losing nearly £500 in survey and search fees. Mr Patel said: "Everything was going smoothly. He took the property off the market. We have no comeback now and the vendor hasn't lost anything. The money is bad enough but it is also the emotional knock as well".

Many people in the Patels' position would already have incurred legal fees as their solicitor began the conveyancing. Fortunately the Patels' solicitor is a family friend. But they cannot escape paying £108 in search fees and £380 for the surveyor's report.

Patrick Bunton, of London & Country Mortgages, who is arranging the Patels' mortgage, said: "We are finding in London particularly that gazumping has returned. It's not just certain types of property, it's the quality of property which matters. There's more demand for quality property."

London & Country is advising prospective buyers to "arm themselves to the teeth" with a ready organised mortgage offer, so that they can move quickly when they find the property they want.

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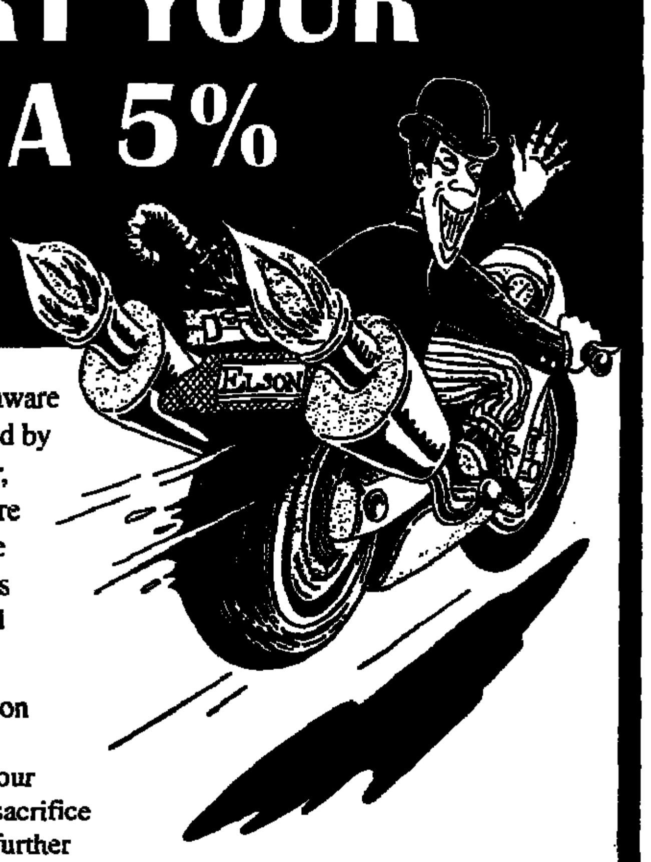

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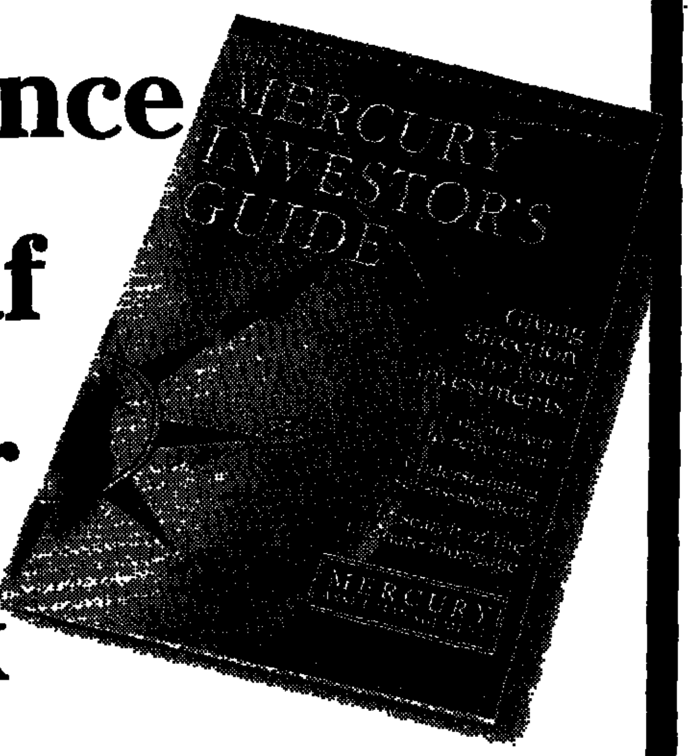

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Tragi-comedy at the Inland Revenue

COMMENT

ANNE ASHWORTH

Personal Finance Editor

Mishaps and misunderstandings have littered the introduction of the self-assessment income tax reforms. The way in which the Inland Revenue lurches from error to error is reminiscent of a silent comedy where one calamity leads to another. In place of bulky Oliver Hardy in his bowler, we have tubby little Hector the Taxman, self-assessment's frontman.

The first self-assessment deadline has been surrounded with problems that are more than just teething troubles. About one million taxpayers were due to pay the first half of their 1996-97 tax bills on January 31.

However, thousands were unable to do so because they had not received the statement of account outlining their liability. At first, the Revenue insisted that they would be charged interest on the overdue tax, even though it had failed to prepare their bills. This show of defiance was followed by a climbdown.

As we report on page 33, it now appears that some of those who did receive statements of account and submitted their cheques by the deadline are also being charged interest, but with effect from January 30. The reward for prompt payment is a demand for one day's extra interest.

Whether this overcharging is the result of a computer error is unclear. However, it scarcely inspires confidence in the Revenue's systems. It also poses the question of how these systems would cope if Labour were to win the election and call, as it has promised, a snap summer Budget. Some predict that changes in allowances and reliefs would overwhelm the Revenue's resources, making it even less capable of resolving the self-assessment confusion.

Taxpayers should certainly heed the accountants now saying that the most important piece of 1996/97 tax year end planning advice is to ensure that all their income and expenditure records are in order. Be prepared for self assessment because Hector the Taxman may still be falling down on the job.

Race handicap

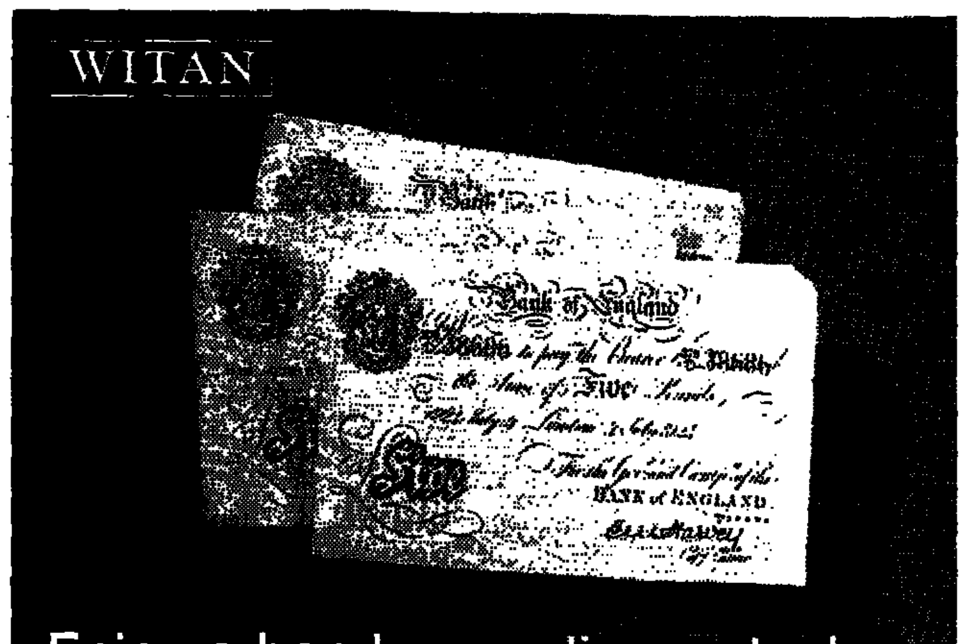
SCOTTISH AMICABLE'S suitors have been reduced to a trio, Abbey National, AMP and the Prudential. While they serenade the object of their desires, policyholders are left to feel bemused.

At the beginning of this year, Scottish Amicable was an unalluring insurer with uninspiring performance. Suddenly it has turned into the sector's diva, worth £2 billion.

The race to seize this prize is also becoming more intriguing, with the Australian AMP turning into a serious contender.

But, in spite of the excitement of the spectacle, policyholders are still being excluded from essential information. They are not being told which of the three is offering the best payouts today and which will ensure the best returns on policies tomorrow.

With-profit policyholders at other mutual insurers, including the Norwich Union, should be concerned by this cold shouldering of Scottish Amicable customers. Other mutuals could now be takeover targets. But their policyholders will have no say over the long-term control of their investment.



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Adam Jones on how to deal with previous occupier's creditors

CHANNEL 4

Characters are constantly coming and going in soap operas such as *Brookside*, giving dilemmas to the new occupiers

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Return to sender, address unknown

Any householder deciding what to do with mail addressed to a previous occupant faces a dilemma, even if the former owner or tenant has left a forwarding address.

When it's clear that the mail is from solicitors, a court, a debt collection agency or an unpaid creditor, the "do you open it?" dilemma is heightened. These letters can range from a simple request for payment to a notification that bailiffs will be visiting.

The Post Office says it is an offence to open someone else's mail only if you are doing it out of malice. And the person to whom the mail is addressed must prove it has been opened in bad faith.

Obviously, someone opening a previous occupant's mail when there is a genuine worry that the contents might impact on their life would be acting in good faith. When you have the name and address of the person demanding money, then you would be well advised to write to them.

If there are a lot of creditors you can photocopy a standard letter. Then, in each case, you should add the reference number used by the court, the solicitors or the company. The letter should say when you moved in and that you have no connection with the previous occupant. Send back the original document, but keep a copy.

If the letter is a last-ditch request for payment — probably a notice from the court saying bailiffs will be visiting — you should also telephone to make sure nothing happens in the next day or so.

County court bailiffs might ask you to prove your identity with a TV licence if they knock on your door looking for someone else. However, private bailiffs can be a different proposition. Keith Tondeur, director of Credit Action, a charity aiming to educate on money matters, says they can legally enter if they see an open window. Since they can't barge their way in, one ruse involves asking the occupant if they can show them something indoors. When they have been invited in, they are in for good.

Mr Tondeur says a previous occupant's bad debts can mistakenly affect your own credit rating, making lenders less likely to approve your borrowing requests. The best policy is to check your file by writing to the agencies. You must enclose a cheque or postal order for £1, plus your full name and addresses for the past six years.

Equifax Europe (UK): Dept 1E, PO Box 3001, Glasgow, G81 2DT.

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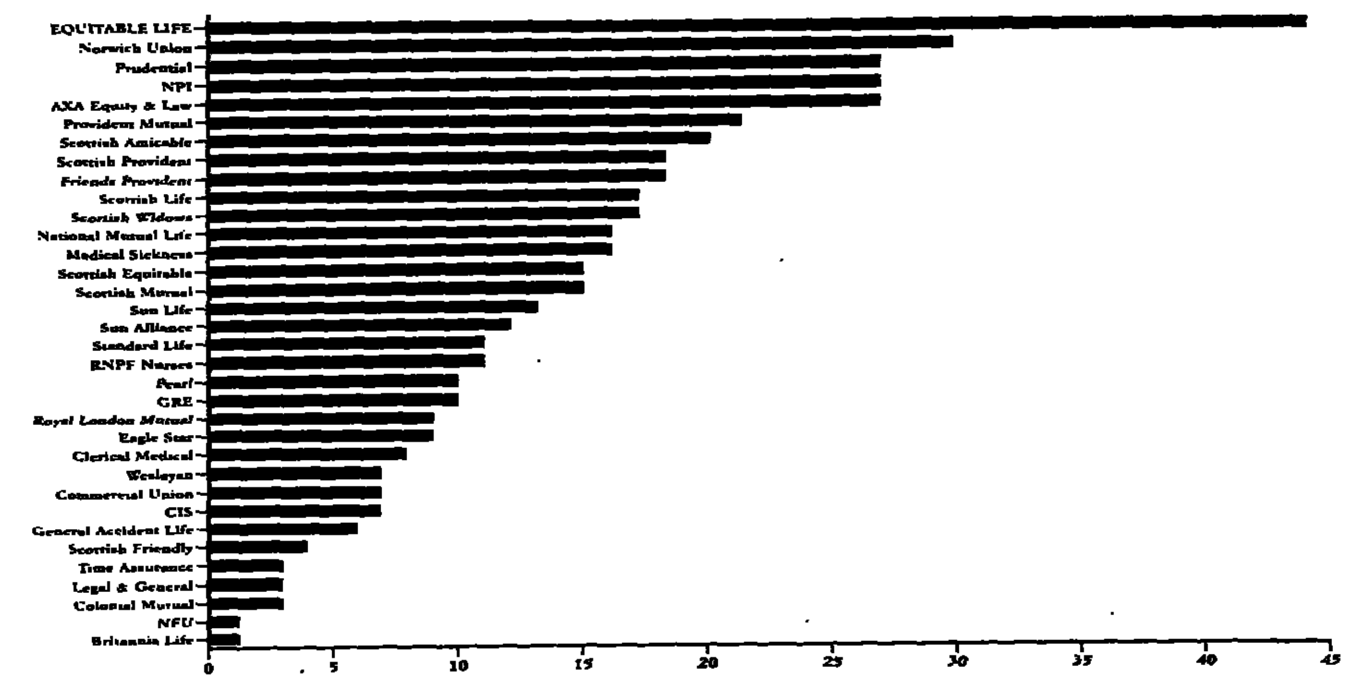

Number of top ten appearances

Source: Planned Savings surveys of regular contribution with-profits personal pension plans 1974-1996

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Caroline Merrell looks at the result of the Halifax vote and examines the

Mutuality is history

THE FACTS ON HALIFAX

- The free share payout was estimated in December at £1,300 per member. But analysts believe the rise in the prices of bank shares may have boosted this to £1,500.

- Members will benefit from two tranches of shares — the basic distribution and the variable distribution. The basic distribution of 200 shares will be available to those who had £100 or more in their accounts on November 25, 1994, and held an account until vesting day. Borrowers will also benefit from the basic distribution.

  The variable distribution will be based on the balance above £1,000 on November 25, 1994, and on February 24 this year. The number of shares will be based on the lower of the two balances between these dates. The shares are expected to be worth between 780p and 900p. About 4.1 million members will benefit from the basic distribution only, while 4.6 million will get both.

- In spite of the result of the vote, Peter Judge and Serge Laurie, co-founders of the Halifax Action Group, continue their resistance to the flotation. They have accused the board of selling off the society "cheap".

- When the society floats, it will have a market capitalisation of about £12 billion, making it the UK's fifth-largest bank.

Halifax borrowers and savers are now a step closer to their £1,300 bonuses. At a special general meeting at the Sheffield Arena this week, the building society abandoned its 145-year tradition of mutuality as more than six-and-a-half million people said "yes" to the society's plans to become a bank.

Nearly seven million investing members were eligible to take part in the great Halifax vote. Of these, some 5.2 million cast their votes, with a resounding 5.1 million in favour and a mere 100,000 against.

Opposition among the borrowing members was even more muted. Of the 2.2 million who were eligible to vote, 1.56 million actually voted, of which 1.52 million were in favour, while only 40,000 disagreed.

It remains unclear whether the Building Societies (Distributions) Bill now going through Parliament will have any impact on the Halifax's £10 billion flotation. The Bill, which was championed by Douglas French, MP, seeks to ensure that disabled savers are not deprived of their rights.

Thousands of these investors have their cash held in trust by relations or carers, who are the first-named on the account and thus entitled to receive the flotation bonus. There will be no free shares for these disabled savers because they are second-named account holders and therefore excluded from the payouts.

Even if the Bill becomes law, it will not be retrospective. However, Alistair Burt, Social Security Minister, said in Parliament this week that the exclusion of second-named account holders from bonuses should be used to test new laws aimed at ending discrimination against the disabled.

Mr Burt said mysteriously: "I believe someone is trying to test it."

Jon Foulds, the chairman of the Halifax, said at the special general meeting that he was aware that the plight of disabled savers was "a sensitive and emotive subject". He said: "I know that the question of trustee accounts and joint accounts has come to the fore with disabled savers whose savings are looked after by relatives or carers."

However, Mr Foulds refused to offer solace to those in this position, claiming that they could benefit from some shares via their trustees.

Despite the overwhelming nature of the vote, many members feel they have been excluded from the share distribution because of some technicality. For instance, around 100,000 former Leeds savers were given the wrong information about their accounts when the society was taken over. Some may have closed accounts or allowed them to dwindle to less than the £100 limit, believing they did not qualify.

Below, *The Times* interviews some of those who have missed out.

Angry at failure to gain a little extra

ANDREW HASSON

Dorothy May feels she has been discriminated against

Russell Hinchliffe, an engineer from Stroud, Gloucestershire, is furious that his four-year-old son will miss out on a cash bonus in the Halifax conversion.

The Little Xtra Club Liquid Gold Account was set up in August 1993 by Lisa Hamilton, Mr Hinchliffe's partner, so that any money sent to his son, Alasdair, could amass in a specific fund to meet his needs only.

Halifax rules say that accounts for minors need to be looked after by a trustee. Because Mr Hinchliffe's partner already held a Liquid Gold account of her own and was a regular user of the Halifax, she was chosen as a trustee.

The family had expected that their son would be entitled to the statutory cash bonus on the balance in his account on December 31, 1996, and were shocked to discover that this would not happen.

Mr Hinchliffe said: "I do not believe that the implications of the arrangement we had were explained at the time of opening the account, nor was any subsequent attempt made to indicate this until the transfer document arrived."

The terms of the transfer document concerning the handling of trustee accounts for investing members under 18 indicate that the balances of the two accounts will be totalled. The effect of this will be to increase his partner's share entitlement by a mere five shares.

"While we have been aware of correspondence in the press concerning the handling of trustee accounts on other building societies, particularly with regard to account holders in retirement homes and with disabilities, we had no idea that this may affect my partner and son until now."

Mr Hinchliffe is particularly unhappy with the interpretation of the Building Society Act by the Halifax in making the trustee the first name on the account. The first named will automatically benefit from the shares.

Dorothy May, meanwhile, is angry about the society's habit of putting the male name first when organising both savings and mortgage accounts.

Miss May, a personnel worker from Eastbourne, Sussex, said: "I have been a borrower with the Halifax Building Society since November 1976, when I took out my first mortgage. My next mortgage was taken in November 1979 until March 1983, when I entered a joint arrangement with my partner, who by nothing more than chance was the first-named person on the document.

"However, in October 1996, upon moving, we decided to take the mortgage in my name. This arrangement disqualifies us from a share distribution since my partner and not I, was the first named on our previous mortgage."

Miss May, who deals with the employment rules on a day-to-day basis believes that the society's habit of putting males first on accounts was a form of indirect discrimination. She said: "Throughout more than 20 years of mortgage borrowing from the Halifax, I have been equally liable for repayments, irrespective of my named position on the mortgage document."

Peter Hinkley, a retired education adviser from Salisbury, Wiltshire, is bemused by the length of time the Halifax is taking to sort out the discrepancy over his elibility for shares, a case he considers "cut and dried".

In July 1991 Mr Hinkley invested £3,000 in a Halifax Tessa. In July 1994 this stood at £6,287 and was a little higher than this at the critical date in November 1994.

The Tessa element matured in July 1996 and in order to sustain his qualification for the share bonus, the Halifax advised that he instructed it to turn this into a Solid Gold account immediately the Tessa matured.

Mr Hinkley says: "I sent them a letter of instruction on June 23, 1996, for this to take place, thus preserving the essential continuity requirement of savings with the Halifax. I have at no time made any request for withdrawal, and my account now stands at over £8,000."

The problem occurred when Mr Hinkley's local branch mislaid his instruction letter and it was approximately June 27 before they found it. Although the branch admit it was their error, the Halifax has indicated that he does not qualify for the share bonus on the basis of this supposed gap.

"I feel sure that the Halifax are doing their best to avoid including me in the share handout on the basis of this supposed gap," says Mr Hinkley. "This gap evidently does not exist, my savings having been continuous over the past five-and-a-half years."

His letters and phone calls, plus a personal visit to the branch manager, have brought forth only negative replies and a "it will be dealt with in due course" circular.

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benefits in the pipeline for other society members

BBC

Northern Rock Building Society, *Our Friends in the North*, will be distributing windfalls to one million members

Northern windfalls

The Northern Rock Building Society will next week unveil plans for its £1 billion float. Around one million people are set to benefit from shares. On average, each member will get shares worth more than £1,000.

The vote to decide on the future of the society will take place on April 15, the same day as the vote to decide the future of the Bristol & West. This society revealed details of its takeover by Bank of Ireland this week. It will give its two-year savers an average £1,100 cash payout under the terms of the £600 million takeover.

Those who have been savers with the society for less than two years or who are borrowers will receive 250 preference shares, estimated to be worth £1 each. The society said it was not yet in a position to say what level of interest the preference shares will pay.

The deal, announced on April 14 last year, is expected to go through on July 28 — vesting day.

The society claims that the majority of its members are two-year savers and so will benefit from the cash. However, the average payout for all members will be considerably lower than the average payout from other societies converting to banks.

For instance, each member of the Halifax, will benefit from an average share payout of £1,300, while each member of the Alliance & Leicester will get shares worth £1,000.

The details of the Bank of Ireland takeover are set out in the transfer document that will begin to be sent to the society's one million members on March 7. Two-year savers are defined as those who had £100 in their accounts on April 14, 1996, and held an account continuously from December 31, 1994, until the day before vesting day.

Those that benefit from the preference shares will have access to a free share-dealing facility for the six weeks after the completion of the deal.

The cash payout will be equivalent to 6.5 per cent of the lower of the two balances on April 14, 1996, and June 25, 1997, and any other day from yesterday until vesting day. A special general meeting to decide on the future of the society will take place on April 15 at the Royal Bath & West of England Society Showground at Shepton Mallet.

The society will keep its own identity after the takeover. John Burke, Bristol & West's chief executive, said: "The combination with Bank of Ireland will allow us to continue our strategy of specialising in mortgages, savings and investments."

Bristol & West has a flexible attitude towards disabled people. Mark Llewellyn Slade, of Bristol & West, said it encouraged disabled people to be the first-named on accounts, adding: "Those disabled that think they have been excluded can contact the helpline."

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Helen Pridham on a new policy to help overcome resistance to illness cover

Wealthy — if not healthy

Ill-health can strike at any time but the insurance industry has so far been less than successful in convincing people that they should protect their financial wellbeing against this eventuallity.

In spite of Government cutbacks in state sickness benefits two years ago, only about 15 per cent of UK adults has insurance which will pay out either a lump sum or a regular income when they are seriously ill. One company believes that it has now come up with a product which will overcome the public's resistance.

Cornhill Life, in association with General Health, has launched a new health plan this week which is a combination of critical illness cover and limited income replacement insurance. It pays out in two stages.

First, you will get a tax-free lump sum immediately upon the diagnosis of one of 28 serious illnesses. If, five years from the original claim, you are still unable to work in a suitable occupation, the policy will start to pay out a tax-free monthly income until you either recover, or reach normal retirement age.

Normally two separate insurance policies would be required to provide both a lump sum and an income, although Virgin Direct also brought out a combined product last year and Tunbridge Wells Equitable gives a discount if you buy its two policies.

Linking a critical illness policy with a conventional income protection plan, known as permanent health insurance (PHI), would give you more comprehensive protection as you would be covered against a wider range of illness. You would also receive the income much quicker, after say three or six months if you want. But the cost of two policies is too high for many people.

Alan Lakey, an independent adviser of Highclere Financial Services, believes General Health's product is an interesting new addition to the market, although he points out: "The initial premiums are competitive but they increase each year with age. The rates are not guaranteed. This is unusual. Most policies have fixed premiums for the first five years at least. They are then reviewable but they do not increase automatically with age." Nevertheless, he thinks the plan may be useful to people whose income fluctuates, which can make PHI unsuitable.

The application forms for Instant Health cover contains five questions, including weight, smoking and drinking habits. You will also be asked whether you have had any medical tests within the past two years, or any hospital treatment within the past five. If your parents suffered certain health problems, these must also be declared. If your answers are satisfactory a cover note may be issued at the point of sale, with formal acceptance within 48 hours. If queries arise, further information may be sought from your GP. But medical examinations will be not required.

Paul Brandwood, of General Health, says: "The aim is to make the application procedure as straightforward as possible and to accept as many people at standard premium rates as other companies do." The average is 85 per cent of applicants with 4 per cent normally refused this type of insurance, usually due to existing poor health. The rest pay higher premiums because of higher risk occupations.

Mr Brandwood came up with the idea for the new product because he felt that existing critical illness policies did not meet people's needs, as they failed to provide an ongoing income.

He said: "For this reason it is a flawed product. The average age of claimants on critical illness policies is 43. If they survive the illness but are unable to work, they still have a lengthy period to go to retirement. A lump sum will tied you over initially but in the longer term you need a replacement income."

However, Martin Campbell of Virgin Direct argues that his company's Survival Plan has already tackled this problem and come up with a better solution. Once a claim is accepted, the Survival Plan pays an immediate lump sum plus a monthly income for the first five years, regardless of whether you return to work or not. If you die, outstanding income goes to your estate.

Mr Campbell doubts many people will actually benefit from the income under General Health's plan. He says "Experience indicates that people either recover within five years and return to work, or they die. Statistics for PHI policies show that only 13 per cent of claims last for more than five years and these policies cover a wider range of illnesses."

Other providers of lump sum critical illness policies, however, will undoubtedly be watching sales of General Health's plan with interest.

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CORNHILL/GENERAL HEALTH - Instant Health Cover
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Male 30 next birthday (non smoker)	Initial monthly premium £15 (minimum premium) rising annually to £17.50 after 5 years
Male 50 next birthday (smoker)	Initial monthly premium £133.50 rising annually to £215.90 after 5 years

VIRGIN DIRECT - Survival Plan
£100,000 equivalent critical illness cover (payable as lump sum of £31,579 plus guaranteed annual income of £15,792, paid monthly, for 5 years)

Male 30 next birthday (non smoker)	Monthly premium £11.89, reviewable after 5 years.
Male 50 next birthday (smoker)	Monthly premium £128.90, reviewable after 5 years

TUNBRIDGE WELLS EQUITABLE - Critical Illness Cover + Replacement Income Cover
£100,000 lump sum critical illness payment plus replacement income of £20,000 per annum after six months payable until age 65 or prior recovery

Male 30 next birthday (non smoker)	Critical illness cover: monthly premium £17.62. Replacement income: monthly premium £37.17*
Male 50 next birthday (smoker)	Critical illness cover: monthly premium £134.53. Replacement income: monthly premium £89.50*

*Profit sharing contract, possible cash back at end of term

Check the rules before you try to Pep your free insurance shares

Members of demutualising insurance companies will be allowed to transfer the free shares they are given directly into a personal equity plan, the Inland Revenue announced this week.

This puts Norwich Union, due to become a public company this year, on an equal footing with converting building societies. After an earlier ruling by the Inland Revenue it also means that an unlimited number of windfall shares in the life company can be put into the tax-free shelter of a Pep.

However, there is an anomaly that members need to be aware of. Those who hold the company's policies in trust have been warned that they will not be able to transfer any free shares this year into a Pep.

Under Inland Revenue rules, trustees are barred from holding Peps because they are not the beneficial owners of the underlying shares. This will affect Norwich Union policies which have been put in trust for pensions and inheritance tax planning, for instance.

Charles Levett-Scrivener of Towry Law Financial Planning said: "If they try to Pep these shares, technically they will be committing fraud." Norwich Union said that most qualifying policies are not held in Peps.

However, it welcomed "the fairness of the Revenue's approach", putting insurers and building societies on an equal footing. NU is looking at the possibility of introducing a single-company Pep.

Meanwhile, if you are planning to put your building society shares in a Pep other than that offered by the society, it is essential to get the shares registered in your own name. This should be done when you receive the validation from your society before it floats.

Members of Alliance & Leicester, which converts in April, should receive their forms later this month.

Registration in your name is absolutely vital if you are expecting to receive free shares from more than one building society. It will allow you to put all the free shares in a general Pep which can hold equitites.

If you are a regular saver with a general Pep already you should consider suspending your payments this month. In addition, you should check the status of your general Pep. Many general Peps can only hold collective funds such as unit and investment trusts. Although Pep providers are applying to hold direct equities to cater for the demand from building society members, most are unsure about their status.

If your Pep cannot hold the free shares, you could miss out on an important opportunity. Even worse, if you did transfer your shares, the plan could be ruled void by the Revenue. However, Fidelity, Henderson, L&G, M&G, Perpetual, S&P and Mercury have general Peps that can hold your shares.

GAVIN LUMSDEN

The Index-Tracking PEP

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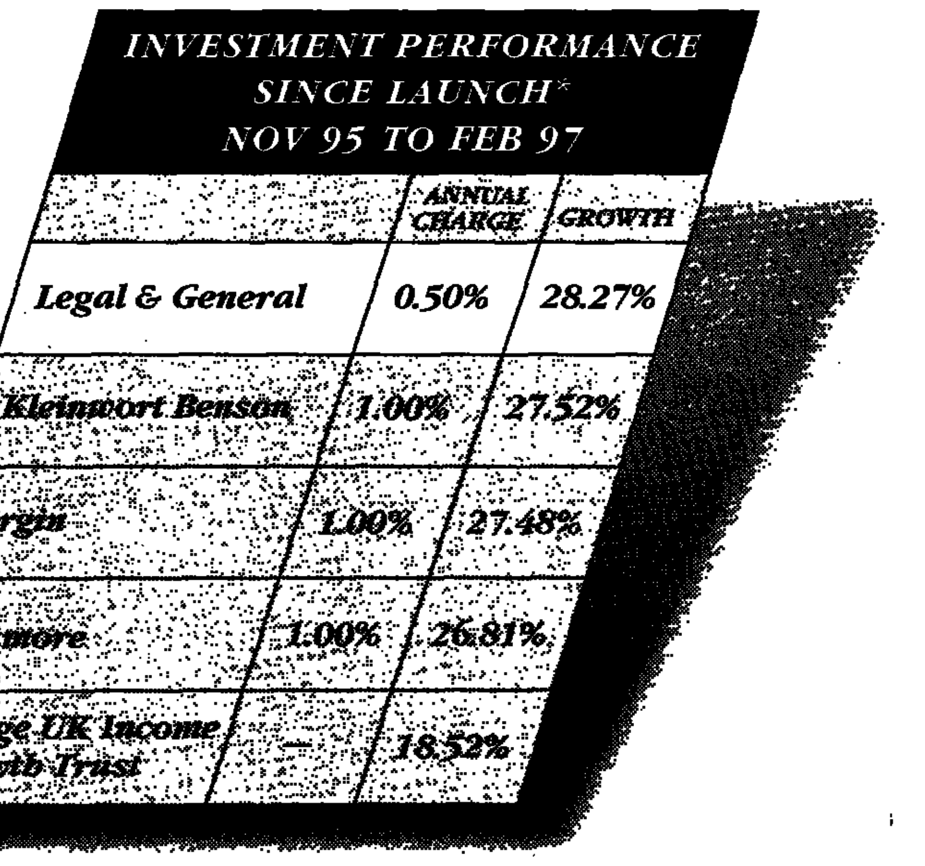
Source: LGIM, on an offer to bid basis based on all PEP charges with gross income re-invested from 01 11 95 (since launch) to 17 02 97. Past performance is not necessarily a guide to future performance. Both capital and income values may go down as well as up and you may not get back the amount invested. Tax assumptions are those currently applicable and are subject to statutory change. The value of tax relief will depend on your individual circumstances. Full written details are available on request. All statements are correct as at 01 01 97. Legal & General (Direct) Limited. Registered in England No 2702080. Registered Office Temple Court, 11 Queen Victoria Street London EC4N 4TP. Representative only of the Legal & General marketing group, members of which are regulated by the Personal Investment Authority and IMRO for the purposes of recommending, advising on and selling life assurance and investment products bearing Legal & General's name



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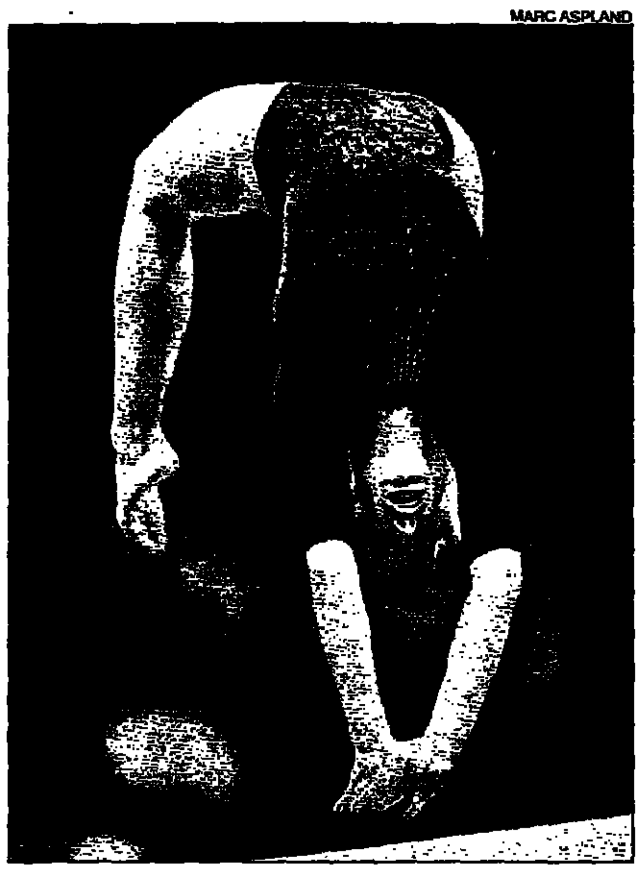
Flexibility is the key word

Mortgage does not have to be a millstone around your neck, says Gavin Lumsden


MARC ASPLAND

Flexible mortgages are now offered by a growing band of lenders, standing conventional loans on their heads. Not only do they actively encourage early repayment, they also allow you to vary monthly payments.

Some will arrange a payment "holiday" if you are planning a career break. Even more innovatively, some schemes will let you withdraw overpayments later, effectively turning the mortgage to a high-interest savings account.

The first flexible mortgage was launched by the Bank of Scotland in 1995, quickly followed by Yorkshire Bank and Stroud & Swindon and Market Harborough building societies. The latest to join is Scottish Widows.

They best suit the self-employed and people whose pay includes a performance-related element. If this is used to make overpayments, big savings are possible over the long term. For instance, a borrower paying £353 a month on a £50,000 mortgage with Mortgage Trust could add a £1,500 bonus every year and reduce a 25-year loan by 11 years and two months, saving £27,523 in interest charges. Alternatively, the borrower could increase the monthly payment by £100 and pay off the loan 10 years and three months early, saving £25,635 in interest.

Combined with an interest-only mortgage the result is even more enticing. A borrower with Stroud & Swindon intending to pay back a £60,000 loan after 25 years with a Pep or an endowment, could pay £100 a month on top of the interest, pay off the loan after 21 years and five months and keep all the policy when it matures.

However, you don't just have to pay off the mortgage. Most of the schemes will allow you to borrow back your additional payments if you to need to buy a car, take a holiday or pay school and university fees, for example. The self employed can earmark the extra money for future tax provisions and earn the extra interest in the meantime. Higher earners could also shelter the money before phasing it into the stock market. This way your money works for you in two directions.

Phillip Cartwright of London & Country, a mortgage broker in Bath, says: "Many borrowers keep large sums of money in a building society or bank account where the return is abysmal, often about 2 per cent net. However, if this money was paid off a flexible mortgage they would receive an effective net return of the mortgage amount, typically 7.25 per cent. For higher-rate taxpayers this equates to a 12 per cent gross return on what is effectively instant-access money."

The Scottish Widows Flexible Mortgage currently has a 6.73 per cent variable rate but insists on a minimum overpayment of £2,000 a year. It allows you to borrow up to 80 per cent on the value of your property and provides a cheque book that you can use to withdraw minimum lump sums of £1,000 a month. There is a £100 fee.

The Stroud & Swindon Building Society has a 7.25 per cent variable rate but allows you to borrow 85 per cent against your home. There are no restrictions on overpayment and withdrawals start at £500, although you can only take six in any one year. However, its biggest attraction is a 3 per cent cash advance rebated over three years, which means first-time borrowers can take money even if they have not made an overpayment.

For a £295 fee Market Harborough Building Society offers a similar deal to Stroud & Swindon but adds accident and sickness insurance until September and three-year building and contents insurance.

At 6.49 per cent, Legal & General's Flexible Reserve currently has one of the lowest variable rates among the flexible lenders. It allows you to make underpayments within the reserve built up by your overpayments. It also pays for the valuation and pays £350 towards your costs. In addition, You can borrow up to 95 per cent of the value of our home.

The Bank of Scotland Personal Choice also offers up to 95 per cent borrowing but on a 7.24 per cent variable rate. After three months it raises the borrowing ceiling by 5 per cent. You can also take up to six months contribution "holiday" each year. A £250 fee includes "free" unemployment insurance and there is a £300 redemption penalty.

Soon the days of being tied to the millstone of a mortgage could be gone.

SELECTION OF FLEXIBLE MORTGAGES

	Fee £	Rate %	Max LTV %	Loan size	Lump sum withdrawals	Redemption penalty
Bank of Scotland 0800 810810	250	7.24	95	£15-280k	min £500-max 12 per annum	£300[1]
Furness BS 01229 824560	nil	7.25	75	to £150k	min £1,000-max 6 per annum	nil after 6 months[2]
Legal & General Mortgage Serv. 01372 364444	nil	6.49	95	£35-250k	min £500-£10 chrg per withdrawal after first 4	nil[3]
Stroud & Swindon 0800 618112	nil	7.25	85	£30-500k	min £500-max 6 per annum	nil[4]

[1] 6 months free unemployment cover. Non-status up to 75 per cent. [2] Free unemployment cover for one year. [3] £350 cashback. Non-status up to 75 per cent. [4] Up to 3 per cent of loan as cashback. Source: London & Country Mortgages Ltd: 0800 373300. For information on other flexible mortgages, contact Moneyfacts: 01692 500765

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Note: levels and bases of, and reliefs from, taxation are subject to change. *Figures above are 1997/8.

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In seeking to do this [illegible] adopts a number [illegible] principles: a long-ter[illegible] approach to investment; [illegible] commitment to support b[illegible] not to direct the manageme[illegible] of the businesses in whic[illegible] we invest; and involveme[illegible] in the local busine[illegible] community through o[illegible] regional network [illegible] offices. These principle[illegible] have prove[illegible] successful through diffe[illegible] circumstance[illegible] in [illegible] and are prov[illegible] su[illegible] ss outside the U[illegible] ha[illegible] put 3i at the [illegible] ec[illegible] of the ve[illegible] re [illegible] pi[illegible] industry.
Investment [illegible] businesses [illegible] arr[illegible] special risks – as well as special rewards. Assessing these risks and rewards and managing them is an integral part of our business. Since 3i was established in 1945, we have invested in over 12,000 businesses.
3i invests in enterprise, at any po[illegible] fe cycle of a[illegible] back star[illegible] nd [illegible] stage bus[illegible] wh[illegible] call "en[illegible] b[illegible] ses". Well-known 3[illegible] -ups include British [illegible] onian Airways [illegible] 960s. Oxford Ir[illegible] in the 1970s. Der[illegible] alley Foods (manuf[illegible] of Phileas Fogg [illegible] and W[illegible] es bo[illegible] s in the[illegible] s and [illegible] alm and [illegible] d As[illegible] y in the [illegible] we have [illegible] efforts through our regional network to find outstanding examples of these emerging high growth businesses. This is an area which deserves more attention in the UK, particularly from some parts of the venture capital industry itself, which has preferred the easier [illegible] ngs [illegible] m backing [illegible] est[illegible] d businesses.
3i is ve[illegible] [illegible] successfully, thus creating [illegible]
[illegible] doing well as a whole. [illegible] Our goal is not only to [illegible] medium sized [illegible] sses but to inspire en[illegible] eurs [illegible] potential e[illegible] eurs [illegible] take on th[illegible] nge [illegible] building in[illegible] lent [illegible] nesses. [illegible] community through our regional network of offices. These principles have proved successful through differing economic circumstances in the UK and are proving successful outside the UK. They have put 3i at the leading edge of the venture capital
[illegible] British Cale[illegible] in the [illegible] Instruments [illegible] Fogg crisps) and [illegible] es bookshops in the [illegible] 0s and Unipalm an[illegible] ord Asymm[illegible] the [illegible] 0s. Recen[illegible]
[illegible] 3i is very muc[illegible] people business. In [illegible] our [illegible] investments we [illegible] aking [illegible] gements [illegible] the [illegible] of m[illegible] ment. [illegible]
beginnings in the 1970s and early 1980s we now have a major industry. Our skills are being exported to con[illegible] Europe [illegible] bey[illegible] [illegible]

[illegible] NDREDS
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[illegible] PEP.

Over the last 50 years 3i has become the UK's leading specialist investor in unquoted companies. And today 3i, now a FTSE 100 company, has investments in over 3,000 businesses. Since the launch of the 3i PEP in July 1995, 3i's share price has grown from 373.5p to over 500p. The 3i PEP offers investors an attractive tax-free investment opportunity at competitive rates, including no commission and no initial charges. If you would like to become one of the growing number of 3i PEP investors call this number
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WE WANT YOU TO SUCCEED
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3i plc is regulated in the conduct of investment business by SIB. The tax reliefs mentioned are those that currently apply. The levels and basis of taxation can change. The value of reliefs from taxation depends upon individual circumstances. The value of shares held within the plan and therefore the value of your plan can decrease as well as increase. You may not get back the amount you originally invested. Past performance is not necessarily a guide to future performance.

Pension rights to be split in clean-break divorce proposals

Divorced couples should be able to split pension rights as part of a "clean-break" financial settlement in just over three years' time, if government proposals published this week become law.

Lord Mackay of Ardbrecknish, Pensions Minister, said this week he was confident that the plans, outlined in a White Paper, would make it onto the statute book, despite the forthcoming general election. He predicted that the changes would become law by April 2000 at the latest.

But those who divorce before the changes take effect will not be able to claim a clean-break pension split. Instead, a share of the pension will be "earmarked" for them within their ex-spouse's fund. Not only will such people have to wait for their former partner to retire (keeping track of job and address changes) but they will lose the pension if their ex-spouse dies first. For those divorcing after 2000, insurance companies believe most ex-spouses will want to transfer their share of the funds out and into a personal pension of their own. John Bowman, director at Commercial Union Life, said: "It is unlikely that after divorce the respective pension funds will provide each with an adequate income. The original pension holder — often but not always the man — will often be able to increase contributions to their pension but this is not currently an option for non-working spouses."

He favours government intervention to allow spouses to top up their part of the pension, whether they are working or not. Under the proposals:

- ■ You will be able to claim a share of pension rights built up by your ex-spouse in a company, personal or state earnings related scheme at the time of the divorce.
- ■ If your former partner has a pension with a private sector employer, or a personal pension, you should be able to transfer your share either to a personal pension of your own or to your own employer's scheme. Alternatively, you can become a member of your ex-spouse's company scheme. Schemes will be expected to set up special categories of membership for holders of split pension rights.
- ■ But if your ex-spouse is a member of a public sector scheme, you will not normally get the option to transfer your share out. You will have to hold it within the scheme.
- ■ It will be up to pension scheme managers to decide how to handle split pension rights and to inform you accordingly. They will have to tell you how much the pension is worth if you leave or transfer it. You will have to meet most of the costs of splitting.
- ■ You will get your pension when you reach your normal retirement age, regardless of how old your former partner is. You will get the same benefits as any other member of the scheme you are in. You will not get a full tax-free lump sum. The Government argues the total lump sum to you and your ex-spouse should be the same as he or she would have got without the split.

SARA McCONNELL AND MARIANNE CURPHEY

Feet-up time or soldier on?

A consultant has a difficult dilemma says **Sara McConnell**

PHIL YEOMANS/BOURNEMOUTH NEWS & PICTURES

Some people have to give up work early. Others want to give up but have to work on until retirement age. But others reach 65 and feel no desire to put their feet up. Instead they carry on working. The question is, where does this leave pension arrangements? Alan Coldicott, a reader of Bournemouth, writes:

"I am at present semi-retired as a management consultant but apart from my state pension I have not yet taken my employer's pension nor the two personal pensions I have set up. I am 65 and propose to take these pensions in April.

"The total income from the three sources — my employer, the State and personal pensions — will more than cover my outgoings and I may well wish to continue my self-employed status for a year or two. In these circumstances am I allowed to continue to make further pension provision, particularly as my "retirement income" will place me in the 40 per cent tax bracket? If so, will the amount I am allowed to reinvest be related to my total income from pensions and consultancy or simply as a percentage of my earned consultancy income?"

Pensions poser: Alan Coldicott may want to work on

Weekend Money replies: To take your two questions in order: as long as you have earned income, which you will from your consultancy work, and have not exceeded Revenue limits on contributions, there is nothing to stop you continuing to put money into a pension. You can have as many personal pensions as you like provided your overall contributions do not breach Revenue limits. You cannot 'recycle' income from a pension into building another pension. Only earned income can be used to fund pensions.

"But these answers raise further issues which you should consider before deciding whether to take the pension you have built up in April as you propose. You can defer taking a personal pension until you are 75. Your employer will allow you to defer until you are 70. Steve Bee, head of pensions at the Prudential, says you may do better to leave some or all of your funds where they are for the moment if you can afford to, adding to them with contributions from your consultancy income.

"There are several advantages to this. Your pension funds will continue to be invested and gains will roll up tax-free. If you leave one or more of your personal pensions in place you will not have to pay set-up charges for a new pension, which are heaviest in the early years. You will have to use most of the fund from your personal pension to buy an annuity giving you a guaranteed income when you retire. Annuity rates are better the older you are. And if you are a 40 per cent taxpayer, you would be paying tax at this rate on pension income. By contrast, you will get tax relief at your highest rate on any extra contributions you put in and can use unused relief from previous tax years.

"One strategy you have considered is transferring your personal pensions to your employer's pension scheme on the ground that the inflation proofing and widows' benefits offered by the employer will be extended to your personal pension funds. Such a move would be a generous one on the part of your employer, according to Mr Bee.

"Your strategy is partly driven by wanting a good pension for your wife if you die before she does. But you can ask for annuities bought with personal pension funds to be structured so that she gets an income of two thirds of your pension if you die by taking smaller pensions for both of you during your lifetime."

ALL YOU NEED TO KNOW ABOUT PENSIONS

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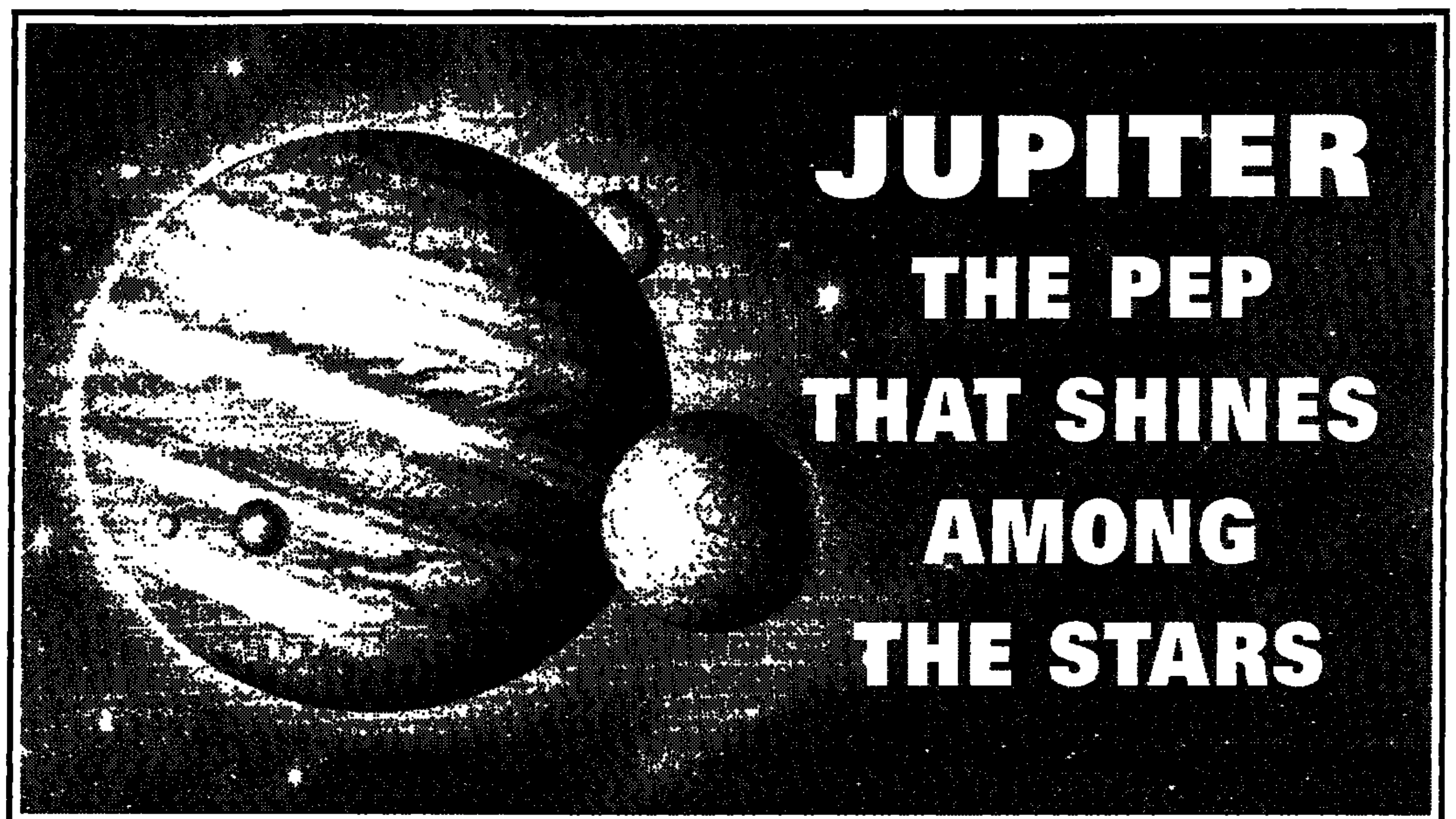

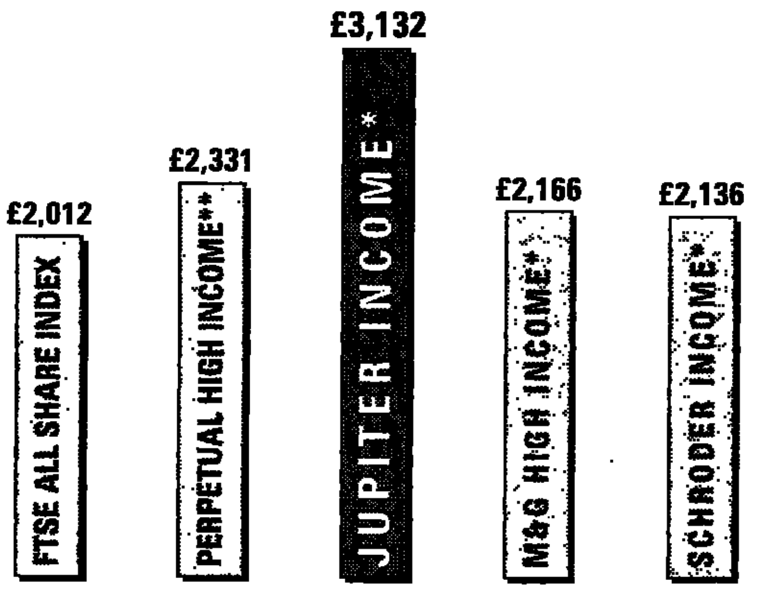

Income unit trusts – £1,000 invested over 5 years

Source: Micropal - Offer to bid, net income reinvested to 1.2.97.
**UK Equity Income Sector. **UK Equity & Bond Sector*

Choosing a PEP for 1996/97? The thing you need above all is **consistent long-term performance.** This is where the Jupiter Income Trust shines.

Over the five years to 1st February 1997, an investment in the Trust has more than trebled in value, as the chart shows.

With such a strong record the Jupiter Income Trust is a PEP fund which you simply cannot afford to overlook.

To find out more about our star PEP or range of unit trusts, talk to your financial adviser, call us free now, or return the coupon.

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FOR MORE INFORMATION CALL FREE ON 0500 0500 09

To: Investor Support, Jupiter Unit Trust Managers Ltd, Knightsbridge House, 197 Knightsbridge, London SW7 1RB.
Please send me further information on: The Jupiter PEP ☐ Jupiter Unit Trusts ☐

Print Name (Mr/Mrs/ Ms)..Address..
....Post Code..T113

Jupiter Unit Trust Managers Ltd is regulated by IMRO and the Personal Investment Authority. Member of AUTIF. A subsidiary of Commerzbank AG, one of Germany's leading banks.
You should remember that the value of an investment and the income from it can go down as well as up, it may be affected by exchange rate variations, and you may not get back the amount invested. Current tax levels and reliefs may change and their value will depend on your individual circumstances. Past performance is not necessarily a guide to future performance. Up to 100% of the annual management fee is to be taken from capital of Income Trust and High Income Fund. This may accordingly restrict capital growth. Copies of the half-yearly and annual reports may be obtained from Jupiter Unit Trust Managers Ltd, Knightsbridge House, 197 Knightsbridge, London SW7 1RB. Scheme particulars may also be obtained from that address.

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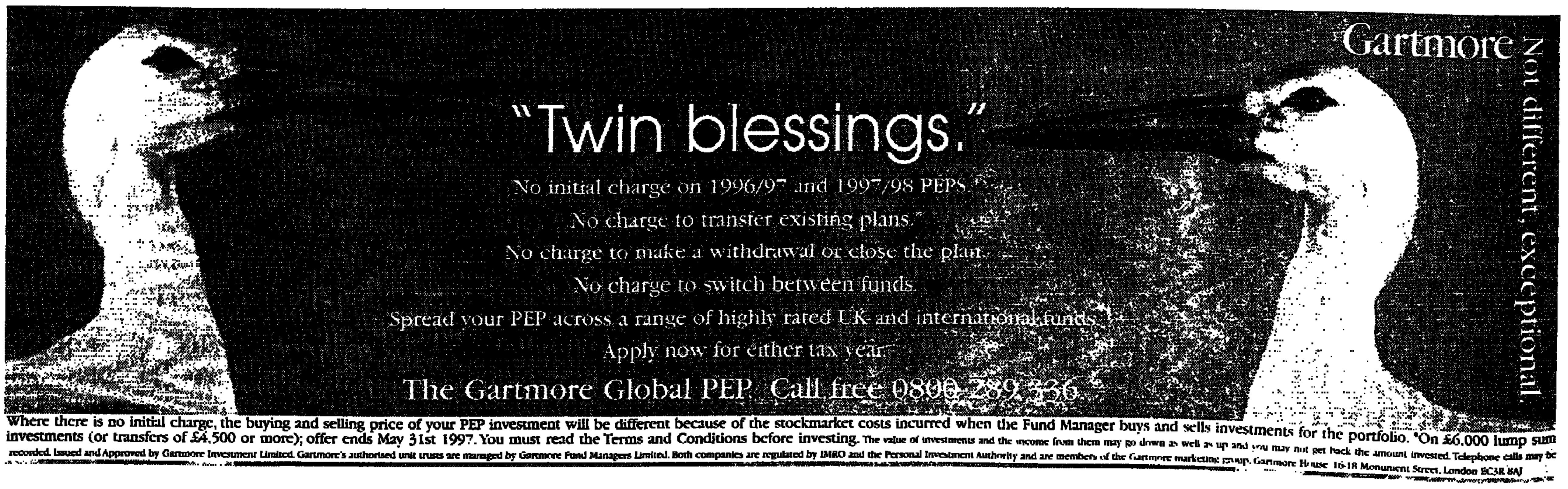

"Twin blessings."
No initial charge on 1996/97 and 1997/98 PEPS.*
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The Gartmore Global PEP. Call free 0800 289 336.

Where there is no initial charge, the buying and selling price of your PEP investment will be different because of the stockmarket costs incurred when the Fund Manager buys and sells investments for the portfolio. *On £6,000 lump sum investments (or transfers of £4,500 or more); offer ends May 31st 1997. You must read the Terms and Conditions before investing. The value of investments and the income from them may go down as well as up and you may not get back the amount invested. Telephone calls may be recorded. Issued and Approved by Gartmore Investment Limited. Gartmore's authorised unit trusts are managed by Gartmore Fund Managers Limited. Both companies are regulated by IMRO and the Personal Investment Authority and are members of the Gartmore marketing group. Gartmore House 16-18 Monument Street, London EC3R 8AJ

هكذا من الاعلى

ACT BEFORE 3.00 PM 7TH MARCH

The new M&G High Income Investment Trust PEP 1996/97

The new M&G High Income Investment Trust P.L.C. PEP aims to achieve an above average and increasing income on your investment while at the same time seeking to achieve capital growth. Investment trusts are an ideal stockmarket investment, offering good long term performance and spread of risk. Personal Equity Plans are an attractive method of investing tax free. By combining the two, you could be making the most of your investment potential.

Your PEP questions answered

The M&G PEP allows you to invest up to £6,000 in both this the current year and the 1997/98 tax year. It is designed for people who are looking for a good long term investment free of income tax and capital gains tax. You are eligible to invest if you are over 18 and a UK resident. If you have already taken out a 1996/97 *general PEP with a company other than M&G,* you can *still* invest up to £6,000 in the 1997/98 PEP.

1. What are the investment objectives of M&G High Income Investment Trust P.L.C.?

The objectives of M&G High Income Investment Trust P.L.C. are to achieve an above average and increasing income over the twenty year life of the Company, while at the same time seeking to achieve capital growth. *Full details are included in the mini prospectus.*

2. What are the charges?

No initial charge and no withdrawal fee

For investments in Package units or Income and Growth units there will be no initial charge to pay *on your investment and no withdrawal fees either.* The Trust is managed by M&G Investment Management Limited for an annual fee of 1% plus VAT. If you choose to invest through The M&G PEP there will be an additional annual charge of 0.25% plus VAT.

3. How can I invest in M&G High Income Investment Trust P.L.C. through The M&G PEP?

You can choose whether you would like to invest in the Package units *and/or invest in Income and Growth units.*

Package units – 5.0%* yield

Package units are designed to offer investors growing income and capital growth over the life of the company. Each Package unit will consist of one zero dividend *share, one capital share and one income share.*

Income and Growth units – 6.3%* yield

If you wish to receive a higher level of income at a greater risk, you should consider investing in Income and Growth units. These consist of one income share and one capital share. The yield is higher than that received on Package *units, making them suitable for investors seeking income, but the prospects of capital growth at the end of the trust's life depend on how* well it has performed. Income and Growth Shareholders are exposed if the *trust fails to grow over its life. At annual compound growth rates of less* than 4.45% a year investors in Income and Growth units will *not* get back all they invested; however, at annual compound growth rates over 5.00% the returns from these units will exceed the returns from Package units. *The estimated gross dividend yield at the offer price of 80p is 6.3%* through The M&G PEP.

*The estimated gross dividend yields are based on the manager's projected portfolio as at 31st December 1996.

Package units are *priced at 100p and Income and Growth units are priced* at 80p. The maximum amount that you can invest into The M&G PEP in any one tax year is £6,000. However, provided that you invest during the *offer period you will have the opportunity to invest your PEP allowances for* both the 1996/97 and 1997/98 tax years. Applications will be accepted *in* round thousands.

There are three ways to invest:

You can invest with a lump sum, by monthly payments, or a combination of the two.

There is no share exchange or PEP transfer facility available because of the time constraints.

i. Lump sum investment

The minimum lump sum you can invest is £1,000, the maximum is £6,000.

ii. *Monthly payments*

If you choose to invest on a monthly basis, the minimum contribution is £50 per month and the maximum is £500 per month. If you invest monthly by direct debit, your first investment will be collected and invested on 16th April 1997 *at the market price ruling* at or about 2.30pm on that date. There will also be a stamp duty cost of 0.5% where applicable.

Your payments will continue to be collected on the third Wednesday of each month by M&G unless you instruct us, in writing, to stop.

We are only offering the monthly payment option for the 1997/98 tax year and subsequent years.

If you decide to invest in this way you will *not* have to complete further application forms for future tax years as we will automatically continue your PEP contributions *across tax years, unless you instruct us to stop* by ticking the box in section 1 of the 1997/98 application form which appears later on in this newspaper.

iii. *Lump sum and monthly payments*

You may invest a lump sum and add to it each month with a monthly contribution. If you wish to do this, you should send a cheque for the lump *sum amount* for either tax year and complete the Direct Debit Instruction for future monthly payments on the 1997/98 application form which appears later on in this newspaper.

4. When will my first payment be made?

i. For the 1996/97 tax year

Lump sum payments – Cheques and banker's drafts will be presented on 7th March 1997 and your Package units and/or Income and Growth units *will be renounced into The M&G PEP on 17th March* 1997.

ii. For the 1997/8 tax year

Lump sum payments – All cheques and banker's drafts will be presented *on 7th March 1997* and *Package units and/*or Income and Growth units will be renounced into The M&G PEP on 7th April 1997.

Monthly payments – The first payment will be collected and invested on 16th April 1997 at the market price ruling at or about 2.30pm on that date.

5. Can I add to *my investment in the future?*

Yes, you can top up your PEP by cheque which must be received at M&G by the third Wednesday of the month, provided that the total amount *invested per tax year does not exceed* your £6,000 PEP allowance.

No lump sum top ups will be permitted for the current tax year after the launch period has closed. Lump sums will be accepted after 7th April 1997. You can *increase your monthly payments* at any time by notifying us in writing.

If we receive your cash subscription earlier than the third Wednesday of the month, we shall hold the money in a client money account outside *your PEP until that time.*

6. Can I reinvest the income from my PEP?

Yes, you can. Income will *automatically* be reinvested, unless you tick the *box in section 2 on the application form.* Reinvesting the income from your investment could significantly enhance its value over time. If, *later on, you* decide that you would like to receive the income, simply write to us and we will be happy to arrange this for you.

Any income and tax repayments will be automatically reinvested unless you tick the box on the application form to indicate you wish to receive income from your PEP.

7. How do I arrange to receive tax free income?

If you wish to receive tax free income from your PEP, tick the box in section 2 of the application form and details will be *sent* to you. *To receive income* from your PEP, you must have at least £500 invested. Dividends will be paid quarterly on 25th August 1997, 25th November 1997, 25th February 1998 *and 25th May 1998, reclaims will be paid shortly afterwards.*

8. Can I take money out of my PEP at any time?

Yes. You can sell all or part of the Package units or Income and Growth *units held in your PEP* by sending us written instructions. There is no withdrawal fee to pay. *If you instruct us to sell we will send you the* proceeds on the due settlement date free of all UK taxes. If we receive your instructions before 12.30pm, the units will be sold at the market price about 2.30pm that business day. Instructions received after 12.30pm will *be treated as having been received on the following business day.* For further details see the PEP Terms and Conditions below.

9. What documentation will I receive and when?

Once your application has been received at M&G House we will send you a confirmation of receipt within *five business days.* You will also receive confirmation of the details of your PEP in our formal acknowledgement. If you invest in the 1996/97 M&G PEP you will receive this in March. If you *invest in the 1997/98 M&G PEP* you will receive this in April.

You will receive half yearly statements *of your PEP prepared to* 30th June and 31st December each year. You should receive these within 25 business days of the end of the period.

You will also receive *an annual and half yearly* Report and Accounts of M&G High Income Investment Trust P.L.C. when they are published.

Prices of Package units and Income and Growth units will be quoted in the *Financial Times.*

10. How do I apply?

i. Complete the PEP application form(s) for the appropriate tax year(s).

Indicate clearly how much you wish to invest, *either by lump sum, monthly* payments or a combination of the two. Please refer to the notes on the application form to help you.

ii. Make your payment.

Lump sum contributions: Please make your cheque(s) payable to 'Lloyds Bank Plc a/c M&G Offer', and enclose it with your form. **Please send a separate cheque for each application you complete.**

Monthly payments (1997/98 tax year only): Please complete the Direct Debit Instruction.

iii. *Return your form to:* The M&G Offer, The M&G Group, PO Box 111, M&G House, Victoria Road, Chelmsford, CM1 1FD.

Important notes

- This advertisement is designed for the purpose of giving information. The information *contained in this advertisement is based on our* understanding of current law and Inland Revenue practice as at 17th January, 1997. Whilst we believe this to be correct, we cannot be held *responsible for the effects of any future legislation* or change in interpretation or treatment.
- Although you are always the beneficial owner of your units, they will *be registered in the name of M&G Financial Services Limited,* the registered PEP manager.
- Your rights as a Planholder will be governed solely by The M&G Personal Equity Plan Terms and Conditions set out in this advertisement. *Please keep them in a safe place.*
- All M&G PEP holdings are managed as a single Plan.

Should you wish to transfer your holdings to another Plan Manager your Plan must be transfered in its entirety.

Cautionary notes

- The Company has the right to issue additional shares provided that the share price is in excess of the net asset value.

You should always remember that the value of investments can go *down as well as up and that you may not get back the amount you* invested. The value to you of the tax benefits of a PEP will depend on your own circumstances. The value of your capital is not guaranteed.

- ***The tax regime of PEPs could change in the future.***
- **Past performance is not necessarily a guide to future performance.**
- ***M&G* do not offer investment advice or make any *recommendations regarding investments. We only promote* the packaged products and services of the M&G Marketing Group.**

TERMS & CONDITIONS

Part 1 PRELIMINARY

1. DEFINITIONS

(1) **We, us and our** – References to 'we', 'us' and 'our' in these Conditions mean M&G Financial Services Limited as Plan Manager. **You and your** – 'You' and 'your' mean a Planholder, that is an individual who has opened a Plan under these Conditions.

(2) In these Conditions the following terms are used to mean:

"Business Day" means a day on which the London Stock Exchange is open for business;

"Cash Subscription" means a payment in sterling from your own resources by cheque, bank transfer, direct debit or from money belonging to you in our client account;

"Conditions" means these Conditions together with the Personal Equity Plan application form as from time to time amended;

"Crown Employee" *means a person holding public office under the* Crown and paid out of the public revenue of the United Kingdom or *Northern Ireland;*

"Nominee" *means* any person designated by us under Condition 7 and who may be our associate;

"PIA" means The Personal Investment Authority Limited, 1 Canada Square, Canary Wharf, London E14 5AZ;

"Plan" means an M&G general Personal Equity Plan held in accordance with these Conditions;

"Shares" means shares in M&G High Income Investment Trust PLC including a package unit of Shares;

"Treasury Regulations" means the regulations for Personal Equity Plans made on 14th March 1989 and any other regulations made from time to time by HM Treasury under the provisions of s.333 and Schedule 29 to the Income and Corporation Taxes Act 1988, and s.151 of the Taxation of Chargeable Gains Act 1992.

"Year" means a year beginning on 6th April in any calendar year and ending with 5th April in the following year.

(3) Where we refer to any statutory provision or regulation this includes any modification or re-enactment which has been made.

(4) We have included headings and sub-headings for your guidance; these are not a legally binding part of these Conditions.

(5) The PEP application form is part of these Conditions and if the two differ then the application form will have precedence.

2. PLAN MANAGER

(1) We are members of the PIA and regulated by the PIA in the conduct of our investment business.

(2) We agree to act as Plan Manager in relation to your M&G Personal Equity Plan.

(3) We shall take your investment objective to be to invest in M&G High Income Investment Trust PLC.

(4) We are entitled to act as principal in transactions with the Plan.

Part 2 SUBSCRIBING TO THE PLAN

3. SUBSCRIPTION LIMITS

(1) **One PEP only** As an individual you may only subscribe to one *general Personal Equity Plan in any one Year.* You may continue to subscribe to the Plan in following years, subject to Treasury *Regulations and Inland Revenue requirements.*

(2) **Maximum subscription** The total amount you subscribe to the *Plan during any one Year cannot exceed the subscription limit for that* Year.

4. INVESTMENT IN M&G UNIT TRUSTS AND INVESTMENT TRUSTS

We reserve the right to substitute the full M&G PEP Terms and Conditions for these Conditions. They will allow your Plan to include units in one or more *M&G Unit Trusts, in addition to Shares.* We will give you reasonable notice of the change, and will send you a copy *of the full Terms and Conditions. They are no more onerous than* these conditions. Where you already have a Plan to which the full Terms and Conditions apply, *that Plan and this Plan will become a* single Plan when we make the substitution under this clause.

5. SUBSCRIPTIONS

(1) **Payment method** You may subscribe to a Plan by making a Cash Subscription – see *Condition 1(2) for definition. You may also* include in your Plan Shares allotted or allocated to you in the public offer of Shares. To do this you must transfer or renounce your right to the Shares to us as Plan Manager in accordance with the time limits specified in the Treasury Regulations.

(2) ***Regular subscriptions*** Unless you state otherwise on your application form, we shall take your application as our authority to *collect and invest subscriptions* until one of us notifies the other in writing to the contrary.

(3) ***Stopping subscriptions*** You may discontinue subscriptions to your Plan either temporarily or permanently without penalty and without affecting your right to *continue your Plan,* but you cannot subscribe to a Plan after it has closed (see Condition 22).

Part 3 THE PLAN

6. ASSETS OF THE PLAN

(1) **Components** Your Plan includes your Shares, any cash balances, all income and other rights and the benefit of any tax relief in respect of the Units.

(2) **Cash** We shall *maintain* a sterling client account with an authorised institution within the meaning of the Banking Act 1987. *We shall credit to this account all cash received in the Plan* including subscriptions, income, tax repayments and the proceeds of sale of investments in accordance with these Conditions.

(3) **Investing your money** We do not retain cash within the Plan.

7. REGISTRATION OF INVESTMENTS

(1) *Investments will be registered in our name or, if we so* designate, the name of a Nominee.

(2) *Subject to Treasury Regulations,* you hereby authorise us to issue all such directions and instructions to any Nominee as we consider appropriate for the discharge of our responsibilities under *these* Conditions and you accept that we shall not be responsible for the defaults of the Nominee.

(3) *We shall hold, or have held to our order,* all title documents, or documents evidencing title, in respect of investments and any cash and other rights.

(4) We may not lend investments and rights to a third party and we may not borrow against the security of any investments.

8. BENEFICIAL OWNER

(1) You will at all times be the *beneficial owner of the investments* and cash balances and of any other rights from time to time held in the Plan.

(2) *Although you are the beneficial owner,* you agree not to dispose of or transfer any interest in such investments or any such rights or cash balances *and not to create (or have outstanding)* any charge or security on or over such investments or any such rights or cash balances. However, you may *at all times sell or transfer investments or transfer your Plan in its entirety.*

9. FEES

(1) ***Annual Charge*** We make an Annual Charge on shares held in the Plan of 1¼% plus VAT per year. This charge *is calculated* in 12 instalments based on the mid-market value of the Shares at 2.30 pm on the first Business Day of each month. The charge is payable quarterly in arrears or in an apportioned amount at the time you sell or transfer the Shares.

(2) **Waived Fees** *We may waive the annual charge in respect of* the M&G High Income Investment Trust PLC and we retain the right to reinstate any waived fee.

(3) **Other Fees** We may be paid by the investment adviser of the M&G High Income Investment Trust (currently an associate of ours under PIA rules) sums equivalent to such charges, fees and expenses as we incur in administrative and other services (excluding sub-Registrar's function) in respect of Shares held in the Plan.

10. PAYMENT OF FEES

Where possible, we shall deduct fees or other sums due to us from the cash accruing to the Plan. If there is insufficient cash held in the Plan to pay fees, we have the right to sell Shares to that value and apply the proceeds of the sale to such payment.

Part 4 INFORMATION

11. REPORTS AND VOTING RIGHTS

(1) We shall not exercise any voting rights attaching to the Shares, unless and until you have elected to exercise such rights yourself and instructed us on the appropriate form of voting instruction.

(2) We shall arrange to send you the annual reports and accounts of the M&G High Income Investment Trust PLC.

(3) You may give us one month's notice in writing to elect:

(a) to attend meetings of shareholders;

(b) to exercise voting rights;

(c) to receive additional information issued to shareholders

This election will then continue until such time as you withdraw it in writing.

12. STATEMENTS

We shall send you a Plan Statement twice a year drawn up as at 30th June and 31st December, within 25 Business Days of those dates. The statement will show details of all transactions in your Plan since the previous statement.

13. INFORMATION FOR PLAN MANAGER

(1) You must provide us with all information which we reasonably request for the purposes of the Plan and, in particular, you must inform us promptly if you change your home address.

(2) You must inform us immediately if you cease to be resident and ordinarily resident in the United Kingdom for tax purposes. If you are non-resident, you must notify us immediately if you cease to qualify to subscribe to a PEP as a Crown Employee. In either case, you may not make any further Cash Subscriptions to your Plan.

14. NOTICES OR REQUESTS

You must always send us your instructions or requests in writing and we shall acknowledge this either orally or in writing.

15. COMPLAINTS

We operate a written complaints procedure in accordance with PIA rules. You may address your complaint to us or to the PIA.

Part 5 INCOME ARISING FROM THE PLAN

16. INVESTMENT OF PLAN INCOME

Unless you elect to be paid the income from your Plan (see Condition 17), we shall apply all dividends (after deduction of any annual charge – see Condition 9) and tax repayments attributable to the Shares in your Plan to purchase or subscribe for further Shares in M&G High Income Investment Trust. If any cash balance remains we shall carry it forward and add it to future investment or payment.

17. PAYMENTS OF PLAN INCOME

(1) **Election** You may elect to receive income distributions and tax claims attributable to the Shares in the Plan, provided you instruct us to make the payments by direct credit to a UK bank or UK building society account.

(2) **Procedure & timing** You must instruct us in writing in the form we shall provide and your election will come into effect seven Business Days after we receive it.

(3) **Changing back** You may withdraw your previous election. This change back to investing income will come into effect seven Business Days after we receive your written instructions.

(4) **Payments** We shall arrange to make payments to you in accordance with your direct credit mandate shortly after we ourselves receive the money.

(5) **Deductions** *We may deduct from income payments any annual* charge levied under Condition 9.

18. TAX CLAIMS

We shall make all the necessary claims for tax relief relating to your Plan and the investments, rights and cash balances held in it.

Part 6 MAKING CHANGES TO OR ENDING THE PLAN

19. BUYING AND SELLING SHARES

(1) **Buying Shares with Income** We shall make all purchases of Shares at or around 2.30 pm on the Business Day on which we receive a dividend or tax reclaim payment.

(2) **Buying Shares with Cash Subscriptions** The dealing day for Shares will be the third Wednesday of each month and the last Business Day in any year. If we receive your Cash Subscription and instructions to acquire Shares at any time after 12.30 pm on the dealing day, or before any cooling off period allowed by law has expired, *we shall hold the cash in a client money account outside* your Plan until the next following dealing day.

(3) **Selling Shares** Provided we receive your written instructions before 12.30 pm at our Chelmsford office, we shall sell Shares held in your Plan at or around 2.30 pm on that Business Day. *If your instructions arrive after 12.30 pm* we shall treat them as being received on the next Business Day. We shall pay you the proceeds of the sale on the relevant Stock Exchange settlement date.

20. TRANSFERRING A PLAN

(1) **Changing Plan Manager** You may at any time direct us in writing to transfer your entire Plan to another Plan Manager who has agreed to accept the transfer.

(2) **Transferring Shares or value from M&G** You may direct us either to sell your Shares or to transfer them to the new plan manager. If you direct us to sell, we shall sell the Shares immediately prior to the transfer of the Plan and transfer the proceeds of the sale to the new plan manager. In either case, we shall also transfer any cash balances and any other rights directly to the new plan manager.

We may deduct from the transfer any sums due to us.

(3) **Timing** We must agree the timing of the transfer with the new plan manager. These Conditions will continue to apply to the Plan until the transfer is complete and until we have completed all outstanding transactions and met all liabilities.

21. WITHDRAWALS

(1) **Your instructions** You may at any time direct us in writing to transfer or pay to you the value of all or any of the Shares held in the Plan and any cash balances or other rights in the Plan.

(2) **Transfers** You may direct us to transfer Shares to you or to another person or persons. The PEP rules will cease to apply to the transferred investment.

(3) **Sales** If you direct us to sell, when we receive your written request we shall sell the Shares and pay the proceeds to you on the due settlement date.

(4) **Outstanding fees or tax** We may deduct from any payment or transfer any amount due to us. We shall also retain any tax liabilities of yours under the Plan for which we must account under the Treasury Regulations

22. CLOSING A PLAN

(1) **At your request** You may close your Plan at any time if you withdraw all the assets in the Plan and request us in writing to close the Plan. If you withdraw all the assets but do not make that written request, the Plan will close in due course in accordance with Inland Revenue requirements.

(2) **If we cease to act as a Plan Manager** If we decide to cease *to act as a Plan Manager we shall give you reasonable notice in* writing. At the end of that notice period the Plan will close but you *may, in the interim, transfer or withdraw your Plan if you wish (see* Condition 20 or 21)

(3) ***Other circumstances*** We shall give you written notice of closure if it ever becomes impractical to comply with the Treasury Regulations. Your Plan closes automatically if the Inland Revenue treat it as void under the Treasury Regulations (see Condition 23)

(4) **Returning your investment** When the Plan closes you may direct us either to sell the Shares or to transfer them into your own or another name. If you direct us to sell, we shall sell the Shares and transfer to you the proceeds of the sale. In either case we shall also transfer to you any cash balances and any other rights held in the Plan.

(5) **Outstanding fees or tax** We may deduct from any payment or transfer any amount due to us. We shall also retain any tax liabilities of yours under the Plan for which we must account under the Treasury Regulations.

(6) **During closure** Closing a Plan will not affect any transactions which have been initiated before the closure process began. Our usual Conditions will continue to apply during the closure and until we have completed all outstanding transactions and met all liabilities.

23. TREASURY REGULATIONS AND VOID PLANS

We shall notify you if the Plan has or will become void because it has failed to satisfy the Treasury Regulations. These Conditions will continue to be enforceable unless and until the Inland Revenue treat the Plan as void under the Treasury Regulations at which time the Plan will immediately close. We shall then hold the assets of the Plan to your order outside Treasury Regulations, until we receive your instructions

24. DEATH

(1) The tax exemptions of the Plan stop on the planholder's death

(2) When we are informed of the planholder's death we shall, subject to such formalities as we shall specify at the time, transfer the Shares and any cash balance and any other rights in the Plan, outside Treasury Regulations, to be held in the planholder's name pending registration of their death. We shall not reinvest income arising from such investments but hold it on behalf of the planholder's personal representatives until we can pay it out to them

(3) These Conditions will continue to apply during the transfer to the planholder's personal representatives and until we have completed all outstanding transactions and met all liabilities

Part 7 GENERAL

25. INDEMNITY

For the purposes of this Condition 'you' includes both you and your personal representatives and 'we' 'us' includes our Nominee. You agree to indemnify us and at all times keep us indemnified in respect of all liabilities, taxes, costs, charges and expenses we incur (except by our own negligence) in setting up, administering and closing the Plan and in connection with any investments and deposits under the Plan

26. VARIATION AND AMENDMENT OF THESE CONDITIONS

(1) We shall have power to add to or amend the charges specified in these Conditions provided that no additional or increased PEP charge may be imposed in respect of investments already held within your Plan

(2) In addition to (1) above, we may from time to time make changes in and to these Conditions where

(a) these do not materially prejudice you, or

(b) these are required in order to comply with any legal or regulatory requirement, including Treasury Regulations.

We shall give you reasonable notice of such changes as circumstances warrant

27. GOVERNING LAW

These Conditions and the relationship between the two of us will be governed by English law

28. COMPENSATION

In the event that we cannot meet our financial liabilities to you, you will be entitled to apply for compensation under the investors' Compensation Scheme established under the Financial Services Act 1986

PLEASE READ AND SIGN SECTION 3 OPPOSITE

I declare that

(a) I am aged 18 years or over

(b) I have not subscribed, and will not subscribe to any other general *Personal Equity Plan* in or for the tax year to which this application relates, nor, where I have arranged to subscribe to the Plan by monthly contributions, will I subscribe to any other general Personal Equity Plan for any subsequent tax years in which I subscribe to this Plan.

(c) I am resident and ordinarily resident in the UK for tax purposes or, *though non-resident perform duties which by virtue of Section* 132(4)(a) of the Taxes Act (Crown Employees serving overseas) are treated as being performed in the United Kingdom and will inform M&G *Financial* Services Limited if I cease to be so resident and ordinarily resident or to perform such duties.

(d) The subscriptions, which I will make to this Personal Equity Plan, will be made with my own money.

(e) I will inform M&G Financial Services Limited promptly of any change *in my circumstances,* which affects any of this information

I hereby authorise M&G Financial Services Limited:

(a) to hold my cash subscriptions, Plan investments, interest, distributions and any other rights or proceeds in respect of those investments and any other cash in the Personal Equity Plan.

(b) to make on my behalf any claims to relief from tax in respect of Plan investments

(c) on my written request to transfer or pay to me, as the case may be, Plan investments, interest, distributions, rights or other proceeds in respect of such investments or any cash held in the Plan.

NOTES TO HELP YOU TO COMPLETE YOUR 1996/97 PEP APPLICATION FORM

If you have already taken out a 1996/97 general PEP with a Plan Manager other than M&G do not use this form. You can only invest in The M&G PEP in this offer if you complete an application form The M&G PEP 1997/98.

Note 1. Please give your daytime telephone number so that if a query arises in relation to your application form we can attempt to contact you at once and speed up the processing of your form. No salesman will call. As part of our customer service, we will contact a random sample of investors in the evening to ensure that they are happy with our standards of administration. If you are happy to take part in this research, please also give your evening telephone number.

Where this business has been introduced via an intermediary, M&G will contact this intermediary in respect of any queries.

Note 2. Your NINO can be obtained from your employer or your local tax office.

Note 3. This application and renunciation MUST be for round thousand pounds with a maximum of £6,000, ie £1,000, £2,000, £3,000 etc. (In accordance with Condition 9 of The Terms and Conditions *of application set out in the listing particulars dated 17th January 1997.) If you subscribe for more Units than you are legally* permitted to renounce into your M&G PEP, the excess units will be held outside your M&G PEP and you will receive a certificate for them.

Note 4. Where units are acquired in the market there will also be a stamp duty cost of 0.5% where applicable for regular investment made outside of the offer period.

Note 5. The Terms and Conditions of application set out in the listing particulars (see Mini Prospectus) dated 17th January 1997 are varied and supplemented as follows:-

a) *You authorise Lloyds Bank Plc and M&G Financial Services Limited* to take all steps and execute all such documents on your *behalf as may be necessary in* connection with the renunciation of your Units.

b) You authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial *Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997.*

Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G. The M&G Group, P.O. Box 111, Chelmsford CM1 1FD.

Issued by M&G Financial Services Limited (Regulated by The Personal Investment Authority).

Application Form

(You can invest by regular monthly payments if you complete the 1997/98 application form)

Offer closes 3.00 pm 7th March M&G High Income Investment Trust p.l.c.

PEP 96/97

1 Personal Details

Title: Mr/Mrs/Miss/Ms/Other:

Full Forenames.

Surname:

Address.

Postcode:

Telephone No. (inc. STD code) Daytime:

Evening (optional):

(See note 1 above)

JCAI

IMPORTANT: DETAILS REQUIRED BY THE INLAND REVENUE Your application cannot be accepted without the following information.

Date of Birth D D M M C C Y Y

National Insurance No. (NINO)

(See note 2 above if you cannot locate your NINO)

Tax Year I wish to invest in the tax year ending 5th April 1 9 9 7

If you wish to attend and vote at shareholder meetings and to receive additional information sent to shareholders please tick this box. ☐

2 Investment details

– Please indicate below the lump sum amount you wish to invest. The maximum you can invest in a general PEP in any one tax year is £6,000 (see note 3 above).

PEP FUND	UNIT TYPE	PRICE OF UNITS during initial offer period	LUMP SUM Round thousand pounds (See note 3)	PAYMENT METHOD AND INCOME OPTION
M&G High Income Investment Trust P.L.C.	Package units. (Est. Yield 5.0%)	100p Note 3	£ .00	• Lump sum payments by cheque or banker's draft: Make payable to 'Lloyds Bank plc, A/C M&G Offer' crossed 'A/C payee only'. • Income option: If you wish to receive income payments from your PEP. Please tick this box and details will be sent to you. ☐
M&G High Income Investment Trust P.L.C.	Package Growth units (Est. Yield 6.3%)	80p Note 3	£ .00	

You can invest by regular monthly payments if you complete the 1997/98 PEP application form. The first monthly payment will be collected and invested outside the offer period on 16th April, 1997 and will receive the market price ruling at or about 2.30pm on that date (see note 4 above).

3 Declarations

To M&G Equity Investment Trust P.L.C. I irrevocably offer to subscribe for the amount indicated above to be invested in Units in M&G High Income Investment Trust P.L.C. on the Terms and Conditions of Application set out in the listing particulars (see Mini Prospectus) dated 17th January, 1997.

I enclose my cheque or banker's draft for the amount stated above. I hereby renounce on 17th March, 1997 (subject to revocation before that date), the Units to M&G Financial Services Limited to hold in my PEP. To M&G Financial Services Limited. I wish to make a subscription to my existing M&G PEP for the tax year ending 5th April, 1997 or, if I do not have such a plan then I wish to open an M&G PEP for the tax year ending 5th April, 1997.

I agree that the Personal Equity Plan opened by the Plan Manager in accordance with this application, will be governed by The M&G PEP Terms and Conditions included in this advertisement (as supplemented by the terms of this application form and in particular in note 5 above) and I agree to be bound by them in all respects. I understand that all my PEP holdings with M&G are managed as a single Plan and should I wish to transfer my holdings to another Plan Manager my Plan must be transferred in its entirety. 2/97

I hereby declare that to the best of my knowledge and belief, the above information is true and correct and I make the declarations and give the authorisations set out opposite.

1996/97 ONLY

Signature Date

YOU MAY ONLY SUBSCRIBE TO ONE GENERAL PEP IN ANY ONE TAX YEAR. The application for Units contained in this *form cannot be withdrawn. An application, using this form, to open a PEP may be withdrawn by returning the* withdrawal slip you will receive with your acknowledgement letter to the Plan Manager at any time prior to 17th March, 1997. Full details and Terms and Conditions are applicable only to this advertisement. You should consult your independent *Financial Adviser, if you have one, before investing. SEND YOUR COMPLETED FORM TO: The M&G* Group, P.O. Box 111, Chelmsford CM1 1FD, who so far as this is an application to open a PEP will hold this form on your behalf until 17th March 1997. PLEASE USE BLOCK CAPITALS AND BLUE OR BLACK INK.

M&G

Offer closes 3.00 PM 7th March

HIGHER,

HIGHER,

HIGHER,

GROWTH

FROM YOUR

PEP.

Schroders

Are you looking for added growth potential from your PEP portfolio?

Then you should look at the High Growth Option of the Schroder PEP – three exciting growth opportunities in a single investment. The High Growth Option is a tempting combination of smaller companies both in the UK and Europe and also the added potential of the fast growing markets of the Pacific.

And with Schroders you know you will be choosing an investment with a first rate track record. In fact, the three Funds which make up the High Growth Option have, between them, turned £6,000 into over £15,000 in just five years.*

Find out more by calling 0800 002 000 or returning the coupon below. Alternatively, contact your usual Financial Adviser.

0800 002 000
Quoting reference 314

TO: SCHRODERS, CUSTOMER SERVICES DEPT, 02314 FREEPOST, LON 7109, LONDON EC4B 4PD.
Please send me my free copy of the High Growth Option brochure.

Name ____

Address ____

** Source: Micropal buying price to selling price with gross income reinvested from 03.02.92 to 03.02.97 based on £2,250 invested in the Schroder Smaller and European Smaller Companies Funds and £1,500 invested in the Schroder Pacific Growth Fund.*

Past performance is not necessarily a guide to future performance. The value of investments and the income from them may fall as well as rise and investors may not get back the amount originally invested. Exchange rate changes may cause the value of overseas investments to rise or fall. The levels and bases of and reliefs from taxation may change. Tax reliefs referred to are those currently available and their value depends on the circumstances of the individual investor. Investment in the Schroder Pacific Growth Fund involves a high degree of risk.

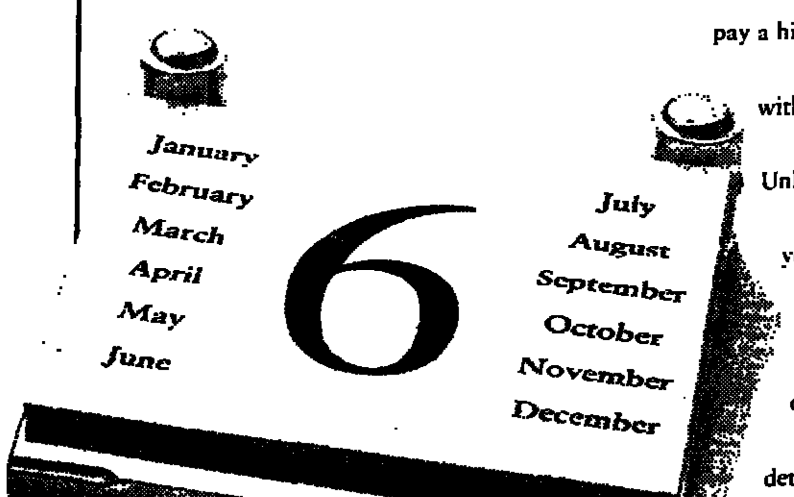
Issued by Schroder Unit Trusts Limited, Senator House, 85 Queen Victoria Street, London EC4V 4EJ. Regulated by IMRO and the Personal Investment Authority. Member of AUTIF. On the internet as http://www.schroders.com

INCOME PEP

Monthly Income

Regular as clockwork

Framlington Monthly Income PEP aims to pay a high and rising income, free of tax, with the prospect of capital growth. Unlike many stockmarket investments, you don't have to wait six months for your return – the income comes once a month, every month. Send for details of this top performing fund, or ask your Independent Financial Adviser.



Income payments by the sixth of every month, directly into your bank account

0345 023138

Please send me details of the Framlington Monthly Income PEP. Return the coupon to: Framlington Unit Management Limited, Freepost, P.O. Box 2, Twyford, Reading, Berkshire RG10 8BR.

NAME ____

ADDRESS ____

____ Postcode ____

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Past performance is no guarantee to future performance. The value of units and income from them may fall as well as rise and investors may not get back their original investment. The tax regime under which PEP's exist could change in the future. Framlington Monthly Income PEP invests in the Framlington Monthly Income Fund to which the performance stated relates. In order to maximise the level of income payable, the annual management fee is charged to capital instead of income from 3/11/95. Whilst the distributable income will increase by a corresponding amount, capital growth will either be eroded or constrained. Issued by Framlington Unit Management Limited which is regulated by the Personal Investment Authority and IMRO. Member of AUTIF.

framlington

Caroline Merrell on the latest movements on the interest rate front

Another fine fix

CHANNEL FOUR

The Chancellor's refusal to give in to pressure from the Bank of England to raise interest rates has given some comfort to borrowers. However, savers, particularly those who like long-term fixed-rate products, will now be offered rates lower than they were a few weeks ago.

For instance, the Birmingham Midshires, one of the leading institutions in the fixed-rate bond market, withdrew its retirement bond aimed at the over-50s and replaced it with a lower rated five-year bond.

A spokeswoman said: "The rate cut is a reflection of movement in the money market rate downwards." The bond pays a fixed monthly interest of 7.1 per cent gross, which is equivalent to 5.84 per cent net. Yearly interest on the bond is 7.3 per cent or 5.84 per cent net. This compares with a previous monthly interest rate of 7.3 per cent. The new rate beats the 7 per cent interest on the National Savings Pensioners Guaranteed Income Bond.

The minimum investment in the building society bond is £2,500, while the maximum is £500,000 — ten times the £50,000 limit for National Savings. Those who choose to invest in the Birmingham Midshires bond will have no access to their capital for the first two years.

After that they can have access subject to 120 days' loss of interest. Those who want to withdraw money from the National Savings retirement bond lose 90 days' interest. Birmingham Midshires' last bond raised £100 million.

The newly fledged Prudential Bank is also offering a slightly lower rated one-year fixed-interest product with an interest rate of between 6.3 and 6.5 per cent gross. The previous equivalent 16-month bond paid 7.05 per cent.

Prudential said that it had not cut the rate on the bond because of the change in the interest rate environment, but said: "We are keeping a watching brief on the movement of interest rates."

The new bond guarantees 6.5 per cent gross pa on deposits of £15,000 and over, and 6.3 per cent gross pa on deposits of £5,000 to £14,999. The equivalent net rates are 5.2 per cent and 5.04 per cent. The previous bond had a 7.05 per cent gross rate and a minimum investment of £10,000. The £50 million tranche sold out in a month.

Nationwide Building Society is also offering a five-year bond with staggered rates. The interest rate is fixed at 6 per cent in the first year, 6.25 per cent in the second, 6.75 per cent in the third, 7.5 per cent in the fourth and 10 per cent in the fifth. The minimum investment is £1,000. Philip Williamson, Nationwide's marketing and commercial director, said: "This bond offers those with as little as £1,000 to invest very attractive rising rates of interest."

The advantages of buying a fixed-interest bond is that savers can be sure of the amount they will receive at maturity. The disadvantage is that the interest rate is fixed, which means that, if base rates rise, investors may not get such a large return.

GREAT VALUE PENSIONS

www.equitable.co.uk

Regulated by
The Personal Investment Authority

Small is beautiful once again

Suddenly the small saver is everyone's darling. After the announcement that the new Sainsbury's bank would be paying 5.75 per cent on balances of as little as £1, the Woolwich Building Society has reduced the minimum investment level on its Premier 30 account from £100 to £50 and increased the rate on balances of £1 or more from 1 per cent to 2.85 per cent.

However, savers will have to give 30 days' notice to withdraw their cash. Sainsbury's, by contrast, offers instant access. The Woolwich commented: "We cannot afford to forget that a small saver today may well be a big saver or borrower tomorrow."

Those with about £100 to invest have recently found themselves excluded from many building societies which raised their minimum investment to £500 or more to deter speculators. The Portman Building Society has been one of the few to remain committed to smaller savers, paying 4.70 per cent on its instant-access account. However, the new competition from the banking divisions of the supermarkets should stir more building societies into offering better deals to less well-heeled customers.

PEPs

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67%*† tax free growth
This is how much the FT-SE 100 Share Index has grown in the five years to December 1996. So a Top 100 tracker PEP ***from a Top 100 company*** can offer a worthwhile option to medium and long term investors:-

The Guardian Direct Top 100 tracker PEP

Lower charges
The annual fund management charge is only 1% of the value of your investment. No opening charge, no exit charge and no commission charges.

Easy to arrange
Start a PEP with just £30 a month and invest up to £6,000 tax free each year. Invest the easy way - we'll send you all the details.

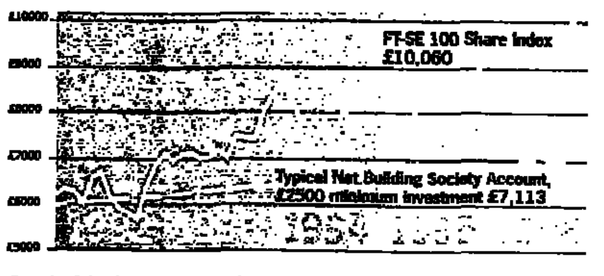
With the UK's Top 100 companies
The FT-SE 100 Share Index means the largest UK companies quoted on the Stock Exchange - which includes many household names that you will recognise.

Don't lose your tax free allowance
If you've not taken a PEP this tax year act now - after 5 April you'll have lost your 1996/97 tax free allowance. Lump sum applications – minimum £1,000 – must be received by 3 April. The option of investing by monthly instalments is only available for the 1997/98 tax year.

* Source: Micropal
† Past performance is not necessarily a guide to the future. The value of investments and the income from them can go down as well as up.

The tax year ends 5 April - act now to claim your tax free PEP allowance

we are open **Mon-Fri 8am-9pm Sat-Sun 10am-4pm**



Growth of the FT-SE 100 Share Index against a typical Building Society Account, £2500 minimum investment. Source: Micropal 13.12.96. Offer to offer prices, Gross Reinvestment, based in UK Sterling, calculation: lump sum (£6000).

Tax free zone

PEP up your savings
call free for an application form and information pack

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Guardian Direct

The information reflects our understanding of current legislation and tax regulations which are both subject to change.

The Guardian Direct Top 100 tracker PEP is a unit trust investment so the value of the units and income from them can go down as well as up. On the encashment of the units you may receive back less than you invested. In the event of the income from the trust being insufficient to meet the annual fund manager's fee and other allowable expenses, then the manager reserves the right to be remunerated from the capital value of the trust. Tax legislation may change in the future. The value of any tax relief depends upon the financial circumstances of the investor.

Guardian Direct Services Ltd is a Representative only of the Guardian Financial Services marketing group (which is regulated by the Personal Investment Authority) for life assurance, pensions and unit trust business. Guardian Unit Managers Ltd is regulated by IMRO in the conduct of investment business. Guardian Direct Services Ltd and Guardian Unit Managers Ltd Registered in England No. 446043 and 915719 Registered office Royal Exchange London EC3V 3LS A member of the Guardian Royal Exchange Group. Guardian Direct Services Ltd is not available in the Channel Isles and Isle of Man. Calls may be recorded. Ref:TW

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ACT BEFORE 3.00 PM
7TH MARCH

The new M&G High Income Investment Trust PEP 1997/98

The new M&G High Income Investment Trust P.L.C. PEP aims to achieve an above average and increasing income on your investment while at the same time seeking to achieve capital growth. Investment trusts are an ideal stockmarket investment, offering good long term performance and spread of risk. Personal Equity Plans are an attractive method of investing tax free. By combining the two, you could be making the most of your investment potential.

Your PEP questions answered

The M&G PEP allows you to invest up to £6,000 in both the current year and the 1997/98 tax year. It is designed for people who are looking for a good long term investment free of income tax and capital gains tax. You are eligible to invest if you are over 18 and a UK resident. If you have already taken out a 1996/97 general PEP with a *company other than M&G*, you can still invest up to £6,000 in the 1997/98 PEP.

1. What are the investment objectives of M&G High Income Investment Trust P.L.C.?

The objectives of M&G High Income Investment Trust P.L.C. are to achieve an above average and increasing income over the twenty year life of the Company, *while at the same time seeking to achieve capital growth.* Full details are included in the *mini prospectus which appears later in this newspaper.*

2. What are the charges?

No initial charge and no withdrawal fee

For investments in Package units or Income and Growth units there will be no initial charge to pay on your investment and no withdrawal fees either. The Trust is managed by M&G Investment Management Limited for an annual fee of 1% plus VAT. If you choose to invest through The M&G PEP *there will be an additional annual charge of 0.25% plus VAT.*

3. How can I invest in M&G High Income Investment Trust P.L.C. through The M&G PEP?

You can choose whether you would like to invest in the Package units *and/or invest in Income and Growth units.*

Package units – 5.0%* yield

Package units are designed to offer investors growing income and capital growth over the life of the Company. Each Package unit will consist of one zero dividend share, one capital share and one income share.

Income and Growth units – 6.3%* yield

If you wish to receive a higher level of income at a greater risk, you should consider investing in Income and Growth units. These consist of one income share and one capital share. The yield is higher than that received on Package units, making them suitable for investors seeking income, but the prospects *of capital growth at the end of the trust's life depend on how* well it has performed. Income and Growth shareholders are exposed if the *trust fails to grow over its life. At annual compound growth rates of less* than 4.45% a year investors in Income and Growth units will not get back all they invested; however, at annual compound growth rates over 5.00% the returns from these units will exceed the returns from Package units. The estimated gross dividend yield at the offer price of 80p is 6.3% through The M&G PEP.

*The estimated gross dividend yields are based on the manager's projected portfolio as at 31st December 1996.

Package units are priced at 100p and Income and Growth units are priced at 80p. The maximum amount that you can invest into The M&G PEP in any one tax year is £6,000. However, provided that you invest during the offer period you will have the opportunity to invest your PEP allowances for both the 1996/97 and 1997/98 tax years. Applications will be accepted in round thousands.

There are three ways to invest:

You can invest with a lump sum, by monthly payments, or a combination of the two.

There is no share exchange or PEP transfer facility available because of the time constraints.

i. Lump sum investment

The minimum lump sum you can invest is £1,000, the maximum is *£6,000 in any one tax year. £12,000 if investing over two tax years.*

ii. Monthly payments

If you choose to invest on a monthly basis, the minimum contribution is £50 per month and the maximum is £500 per month. If you invest monthly by direct debit, your first investment will be collected and invested on 16th April 1997 at the market price *ruling at or about 2.30pm on that date.* There will also be a stamp duty cost of 0.5% where applicable.

Your payments will continue to be collected on the third Wednesday of each month by M&G unless you instruct us, in writing, to stop.

We are only offering the monthly payment option for the 1997/98 tax year and subsequent years.

If you decide to invest in this way you will not have to complete further application forms for future tax years as we will automatically continue your PEP contributions across tax years, unless you instruct us to stop. You can do this by ticking the box in section 1 of the 1997/98 application form which appears later on in this newspaper.

iii. Lump sum and monthly payments

You may invest a lump sum and add to it each month with a monthly contribution. If you wish to do this, you should send a cheque for the lump sum amount for either tax year and complete the Direct Debit Instruction for future monthly payments on the 1997/98 application form which appears later on in this newspaper.

4. When will my first payment be made?

i. For the 1996/97 tax year

Lump sum payments – *Cheques and banker's drafts will be presented on* 7th March 1997 and your Package units and/or Income and Growth units *will be renounced into The M&G PEP on 17th March 1997.*

ii. For the 1997/8 tax year

Lump sum payments – *All cheques and banker's drafts will be presented* on 7th March 1997 and Package units and/or Income and Growth units *will be renounced into The M&G PEP on 7th April 1997.*

Monthly payments – The first payment will be collected and invested on *16th April 1997 at the market price ruling at or about 2.30pm on that date.*

5. Can I add to my investment in the future?

Yes, you can top up your PEP by cheque which must be received at M&G by the third Wednesday of the month, provided that the total amount invested per tax year does not exceed your £6,000 PEP allowance.

No lump sum top ups will be permitted for the current tax year after the launch period has closed. Lump sums will be accepted after 7th April 1997. You can increase your monthly payments at any time by notifying us in writing.

If we receive your cash subscription earlier than the third Wednesday of the month, we shall hold the money in a client money account outside your PEP until that time.

6. Can I reinvest the income from my PEP?

Yes, *you can. Income will automatically be reinvested, unless you tick the* box in section 2 on the application form. Reinvesting the income from your *investment could significantly enhance its value over time. If, later on, you* decide that you would like to receive the income, simply write to us and *we will be happy to arrange this for you.*

Any income and tax repayments will be automatically reinvested unless you tick the box on the application form to indicate you wish to receive income from your PEP.

7. How do I arrange to receive tax free income?

If you wish to receive tax free income from your PEP, tick the box in section 2 of the application form and details will be sent to you. To receive income *from your PEP, you must have at least £500 invested.* Dividends will be paid quarterly on 25th August 1997, 25th November 1997, 25th February *1998 and 25th May 1998, income tax reclaims will be paid shortly* afterwards.

8. Can I take money out of my PEP at any time?

Yes. You can sell all or any of the Package units or Income and Growth *units held in your PEP by sending us written instructions.* There is no withdrawal fee to pay. If you instruct us to sell we will send you the proceeds on the due settlement date free of all UK taxes. If we receive *your instructions before 12.30pm, the units will be sold at the market price* about 2.30pm that business day. Instructions received after 12.30pm will be *treated* as having been received on the following business day. For further details see the PEP Terms and Conditions below.

9. What documentation will I receive and when?

Once your application has been received at M&G House we will send you a confirmation of receipt within five business days. You will also receive confirmation of the details of your PEP in our formal acknowledgement. If you invest in the 1996/97 M&G PEP you will receive this in March. If you invest in the 1997/98 M&G PEP you will receive this in April.

You will receive half yearly statements of your PEP prepared to 30th June and 31st December each year. *You should receive these within 25* business days of the end of the period.

You will also receive annual and *half yearly Report and Accounts of M&G* High Income Investment Trust P.L.C. when they are published.

Prices of Package units and Income and Growth units will be quoted in the Financial Times.

10. How do I apply?

i. Complete the PEP application form(s) for the appropriate tax *year(s).*

Indicate clearly how much you wish to invest, either by lump sum, monthly *payments or a combination of the two.* Please refer to the notes on the application form to help you.

ii. Make your payment.

Lump sum contributions: Please make your cheque(s) payable to 'Lloyds Bank Plc a/c M&G Offer', and enclose it with your form. **Please send a separate cheque for each application you complete.**

Monthly payments (1997/98 tax year only): Please complete the Direct Debit Instruction.

iii. Return your form to: The M&G Offer, The M&G Group, PO Box 111, M&G House, Victoria Road, Chelmsford, CM1 1FD.

Important notes

- This advertisement is designed for the purpose of giving information. The information contained in this advertisement is based on our understanding of current law and Inland Revenue practice as at 17th January, 1997. Whilst we believe this to be correct, we cannot be held responsible for the effects of any future legislation or change in interpretation or treatment.
- *Although you are always the beneficial owner of your units, they will* be registered in the name of M&G Financial Services Limited, the registered PEP manager.
- Your rights as a Planholder will be governed solely by The M&G Personal *Equity Plan Terms and Conditions set out in this advertisement.*

Please keep them in a safe place.

- *All M&G PEP holdings are managed as a single Plan.*

Should you wish to transfer your holdings to another Plan Manager your Plan must be transfered in its entirety.

Cautionary notes

- The Company has the right to issue additional shares provided that the share price is in excess of the net asset value.

You should always remember that the value of investments can go down as well as up and that you may not get back the amount you invested. The value to you of the tax benefits of a PEP will depend on your own circumstances. The value of your capital is not guaranteed.

- **The tax regime of PEPs could change in the future.**
- ***Past performance is not necessarily a guide to future* performance.**
- ***M&G* do not offer investment advice or make any recommendations regarding investments. We only promote the packaged products and services of the *M&G* Marketing Group.**

TERMS & CONDITIONS

Part 1 PRELIMINARY

1. DEFINITIONS

(1) **We, us and our** – References to 'we', 'us' and 'our' in these Conditions mean *M&G Financial Services Limited as Plan Manager.* **You and your** – 'You' and 'your' mean a Planholder, that is an individual who has opened a Plan under these Conditions.

(2) In these Conditions the following terms are used to mean:

"**Business Day**" means a day on which the London Stock Exchange *is open for business;*

"**Cash Subscription**" means a payment in sterling from your own resources by cheque, bank transfer, direct debit or from money belonging to you in our client account;

"**Conditions**" means these Conditions together with the Personal Equity Plan application form as from time to time amended;

"**Crown Employee**" means a person holding public office under the Crown and paid out of the public revenue of the United Kingdom or Northern Ireland;

"**Nominee**" means any person designated by us under Condition 7 and who may be our associate;

"**PIA**" means The Personal Investment Authority Limited, 1 Canada Square, Canary Wharf, London E14 5AZ;

"**Plan**" *means an M&G general Personal Equity Plan held in* accordance with these Conditions;

"**Shares**" means shares in M&G High Income Investment Trust PLC including a package unit of Shares;

"**Treasury Regulations**" means the regulations for Personal Equity Plans made on 14th March 1989 and any other regulations made from time to time by HM Treasury under the provisions of s.333 and Schedule 29 to the Income and Corporation Taxes Act 1988, and s.151 of the Taxation of Chargeable Gains Act 1992.

"**Year**" means a year beginning on 6th April in any calendar year and ending with 5th April in the following year.

(3) Where we refer to any statutory provision or regulation this includes any modification or re-enactment which has been made.

(4) We have included headings and sub-headings for your guidance; these are not a legally binding part of these Conditions.

(5) The PEP application form is part of these Conditions and if the two differ then the application form will have precedence.

2. PLAN MANAGER

(1) We are members of the PIA and regulated by the PIA in the conduct of our investment business.

(2) We agree to act as Plan Manager in relation to your M&G Personal Equity Plan.

(3) We shall take your investment objective to be to invest in M&G High Income Investment Trust PLC.

(4) We are entitled to act as principal in transactions with the Plan.

Part 2 SUBSCRIBING TO THE PLAN

3. SUBSCRIPTION LIMITS

(1) **One PEP only** As an individual you may only subscribe to one general Personal Equity Plan in any one Year. You may continue to subscribe *to the Plan in following years, subject to* Treasury Regulations and Inland Revenue requirements.

(2) **Maximum subscription** The total amount you subscribe to the Plan during any one Year cannot exceed the subscription limit for that Year.

4. INVESTMENT IN M&G UNIT TRUSTS AND INVESTMENT TRUSTS

We reserve the right to substitute the full M&G PEP Terms and Conditions for these Conditions. *They will allow your Plan to include* units in one or more M&G Unit Trusts, in addition to Shares. We will give you reasonable notice of the change, and will send you a copy of the full Terms and Conditions. They are no more onerous than these conditions. Where you already have a Plan to which the full Terms and Conditions apply, that Plan and this Plan will become a single Plan when we make the substitution under this clause.

5. SUBSCRIPTIONS

(1) **Payment method** *You may subscribe to a Plan by making a* Cash Subscription – see Condition 1(2) for definition. You may also include in your Plan Shares allotted or allocated to you in the public offer of Shares. To do this you must transfer or renounce your right to the Shares to us as Plan Manager in accordance with the time limits specified in the Treasury Regulations.

(2) **Regular subscriptions** Unless you state otherwise on your application form, we shall take your application as our authority to collect and invest subscriptions until one of us notifies the other in writing to the contrary.

(3) **Stopping subscriptions** *You may discontinue subscriptions to* your Plan either temporarily or permanently without penalty and without affecting your right to continue your Plan, but you cannot subscribe to a Plan after it has closed (see Condition 22).

Part 3 THE PLAN

6. ASSETS OF THE PLAN

(1) **Components** Your Plan includes your Shares, any cash balances, all income and other rights and the benefit of any tax relief in respect of the Units.

(2) **Cash** We shall maintain a sterling client account with an authorised institution within the meaning of the Banking Act 1987. We shall credit to this account all cash received in the Plan including subscriptions, income, tax repayments and the proceeds of sale of investments in accordance with these Conditions.

(3) **Investing your money** We do not retain cash within the Plan.

7. REGISTRATION OF INVESTMENTS

(1) Investments will be registered in our name or, if we so designate, the name of a Nominee.

(2) Subject to Treasury Regulations, you hereby authorise us to issue all such directions and instructions to any Nominee as we consider appropriate for the discharge of our responsibilities under these Conditions and you accept that we shall not be responsible for the defaults of the Nominee.

(3) We shall hold, or have held to our order, all title documents, or documents evidencing title, in respect of investments and any cash and other rights.

(4) We may not lend investments and rights to a third party and we may not borrow against the security of any investments.

8. BENEFICIAL OWNER

(1) You will at all times be the beneficial owner of the investments and cash balances and of any other rights from time to time held in the Plan.

(2) Although you are the beneficial owner, you agree not to dispose of or transfer any interest in such investments or any such rights or cash balances and not to create (or have outstanding) any charge or security on or over such investments or any such rights or cash balances. However, you may at all times sell or transfer investments or transfer your Plan in its entirety.

9. FEES

(1) **Annual Charge** We make an Annual Charge on shares held in the Plan of 1/4% plus VAT per year. This charge is calculated in 12 instalments based on the mid-market value of the Shares at 2.30 pm on the first Business Day of each month. The charge is payable quarterly in arrears or in an apportioned amount at the time you sell or transfer the Shares.

(2) **Waived Fees** We may waive the annual charge in respect of the M&G High Income Investment Trust PLC and we retain the right to reinstate any waived fee.

(3) **Other Fees** We may be paid by the investment adviser of the M&G High Income Investment Trust (currently an associate of ours under PIA rules) sums equivalent to such charges, fees and expenses as we incur in administrative and other services (including sub-Registrar's function) in respect of Shares held in the Plan.

10. PAYMENT OF FEES

Where possible, we shall deduct fees or other sums due to us from the cash accruing to the Plan. If there is insufficient cash held in the Plan to pay fees, we have the right to sell Shares to that value and apply the proceeds of the sale to such payment.

Part 4 INFORMATION

11. REPORTS AND VOTING RIGHTS

(1) We shall not exercise any voting rights attaching to the Shares, unless and until you have elected to exercise such rights yourself and instructed us on the appropriate form of voting instruction.

(2) We shall arrange to send you the actual reports and accounts of the M&G High Income Investment Trust PLC.

(3) You may give us one month's notice in writing to elect:

(a) to attend meetings of shareholders;

(b) to exercise voting rights;

(c) to receive additional information issued to shareholders

This election will then continue until such time as you withdraw it in writing.

12. STATEMENTS

We shall send you a Plan Statement twice a year drawn up as at 30th June and 31st December, within 25 Business Days of those dates. The statement will show details of all transactions in your Plan since the previous statement.

13. INFORMATION FOR PLAN MANAGER

(1) You must provide us with all information which we reasonably request for the purposes of the Plan and, in particular, you must *inform us promptly if you change your home address.*

(2) You must inform us immediately if you cease to be resident and ordinarily resident in the United Kingdom for tax purposes. If you are non-resident, you must notify us immediately if you cease to qualify to subscribe to a PEP as a Crown Employee. In either case you may not make any further Cash Subscriptions to your Plan.

14. NOTICES OR REQUESTS

You must always send us your instructions or requests in writing and we *shall acknowledge this either orally or in writing.*

15. COMPLAINTS

We operate a written complaints procedure in accordance with PIA rules. You may address your complaint to us or to the PIA.

Part 5 INCOME ARISING FROM THE PLAN

16. INVESTMENT OF PLAN INCOME

Unless you elect to be paid the income from your Plan (see Condition 17), we shall apply all dividends (after deduction of any annual charge – *see Condition 9)* and tax repayments attributable to the Shares in your Plan to purchase or subscribe for further Shares in M&G High Income Investment Trust. If any cash balance remains we shall carry it forward and add it to future investment or payment.

17. PAYMENTS OF PLAN INCOME

(1) **Election** You may elect to receive income distributions and tax claims attributable to the Shares in the Plan, provided you instruct us to make the payments by direct credit to a UK bank or UK building society account.

(2) **Procedure & timing** You must instruct us in writing in the form we shall provide and your election will come into effect seven Business Days after we receive it.

(3) **Changing back** You may withdraw your previous election. This change back to investing income will come into effect seven Business Days after we receive your written instructions.

(4) **Payments** We shall arrange to make payments to you in accordance with your direct credit mandate shortly after we ourselves receive the money.

(5) **Deductions** We may deduct from income payments any annual charge levied under Condition 9.

18. TAX CLAIMS

We shall make all the necessary claims for tax relief relating to your Plan and the investments, rights and cash balances held in it.

Part 6 MAKING CHANGES TO OR ENDING THE PLAN

19. BUYING AND SELLING SHARES

(1) **Buying Shares with Income** We shall make all purchases of Shares at or around 2.30 pm on the Business Day on which we receive a dividend or tax reclaim payment.

(2) **Buying Shares with Cash Subscriptions** The dealing day for Shares will be the third Wednesday of each month and the last Business Day in any year. If we receive your Cash Subscription and instructions to acquire shares at any time after 12.30 pm on the dealing day, or before any cooling off period allowed by law has expired, we shall hold the cash in a client money account outside your Plan until the next following dealing day.

(3) **Selling Shares** Provided we receive your written instructions before 12.30 pm at our Chelmsford office, we shall sell Shares held in your Plan at or around 2.30 pm on that Business Day. If your instructions arrive after 12.30 pm we shall treat them as being received on the next Business Day. We shall pay you the proceeds of the sale on the relevant Stock Exchange settlement date.

20. TRANSFERRING A PLAN

(1) **Changing Plan Manager** You may at any time direct us in writing to transfer your entire Plan to another Plan Manager who has agreed to accept the transfer.

(2) **Transferring Shares or value from M&G** You may direct us either to sell your Shares or to transfer them to the new plan manager. If you direct us to sell, we shall sell the Shares immediately prior to the transfer of the Plan and transfer the proceeds of the sale to the new plan manager. In either case, we shall also transfer any cash balances and any other rights directly to the new plan manager.

We may deduct from the transfer any sums due to us.

(3) **Timing** We must agree the timing of the transfer with the new plan manager. These Conditions will continue to apply to the Plan until the transfer is complete and until we have completed all outstanding transactions and met all liabilities.

21. WITHDRAWALS

(1) **Your Instructions** You may at any time direct us in writing to transfer or pay to you the value of all or any of the Shares held in the Plan and any cash balances or other rights in the Plan.

(2) **Transfers** You may direct us to transfer Shares to you or to another person or persons. The PEP rules will cease to apply to the transferred investment.

(3) **Sales** If you direct us to sell, when we receive your written request we shall sell the Shares and pay the proceeds to you on the due settlement date.

(4) **Outstanding fees or tax** We may deduct from any payment or transfer any amount due to us. We shall also retain any tax liabilities *of yours under the Plan for which we must account under the* Treasury Regulations.

22. CLOSING A PLAN

(1) **At your request** You may close your Plan at any time if you withdraw all the assets in the Plan and request us in writing to close the Plan. If you withdraw all the assets but do not make that written request, the Plan will close in due course in accordance with Inland Revenue requirements.

(2) **If we cease to act as a Plan Manager** If we decide to cease to act as a Plan Manager, we shall give you reasonable notice in writing. At the end of that notice period the Plan will close but you may, in the interim, transfer or withdraw your Plan if you wish (see Condition 20 or 21).

(3) ***Other circumstances*** *We shall give you written notice of* closure if it ever becomes impractical to comply with the Treasury Regulations. Your Plan closes automatically if the Inland Revenue treat it as void under the Treasury Regulations (see Condition 23).

(4) **Returning your investment** When the Plan closes, you may direct us either to sell the Shares or to transfer them into your own or another name. If you direct us to sell, we shall sell the Shares and transfer to you the proceeds of the sale. In either case, we shall also transfer to you any cash balances and any other rights held in the Plan.

(5) **Outstanding fees or tax** We may deduct from any payment or transfer any amount due to us. We shall also retain any tax liabilities of yours under the Plan for which we must account under the *Treasury Regulations.*

(6) **During closure** Closing a Plan will not affect any transactions which have been initiated before the closure process began. Our *usual Conditions will continue to apply during the closure and until* we have completed all outstanding transactions and met all liabilities.

23. TREASURY REGULATIONS AND VOID PLANS

We shall notify you if the Plan has or will become void because it has failed to satisfy the Treasury Regulations. These Conditions will continue to be *enforceable* unless and until the Inland Revenue treat the Plan as void under the Treasury Regulations at which time the Plan will immediately close. We shall then hold the assets of the Plan to your order, *outside Treasury Regulations, until we receive your* instructions.

24. DEATH

(1) The tax exemptions of the Plan stop on the planholder's death.

(2) When we are informed of the planholder's death we shall subject to such formalities as we shall specify at the time transfer the Shares and any cash balance and any other rights in the Plan, outside Treasury Regulations, to be held in the planholder's name *pending registration of their death. We shall not reinvest income* arising from such investments but hold it on behalf of the planholder's personal representatives until we can pay it out to them.

(3) These Conditions will continue to apply during the transfer to the planholder's personal representatives and until we have completed all outstanding transactions and met all liabilities.

Part 7 GENERAL

25. INDEMNITY

For the purposes of this Condition 'you' includes both you and your personal representatives and 'we' 'us' includes our Nominee. You agree to indemnify us and at all times keep us indemnified in respect of all liabilities, taxes, costs, charges and expenses *we incur (except* by our own negligence) in setting up, administering and closing the Plan and in connection with any investments and deposits under the Plan.

26. VARIATION AND AMENDMENT OF THESE CONDITIONS

(1) *We shall have power to add to or amend the charges specified* in these Conditions, provided that no additional or increased PEP charge may be imposed in respect of investments already held within your Plan.

(2) In addition to (1) above, we may from time to time make changes in and to these Conditions where

(a) these do not materially prejudice you, or

(b) these are required in order to comply with any legal or regulatory requirement, including Treasury Regulations.

We shall give you reasonable notice of such changes as circumstances warrant.

27. GOVERNING LAW

These Conditions and the relationship between the two of us will be governed by English law.

28. COMPENSATION

In the event that we cannot meet our financial liabilities to you, you will be entitled to apply *for compensation under the Investors'* Compensation Scheme established under the Financial Services Act 1986.

PLEASE READ AND SIGN SECTION 3 OPPOSITE

I declare that:

(a) I am aged 18 years or over

(b) I have not subscribed and will not subscribe to any other general Personal Equity Plan in or for the tax year to which this application relates, nor, where I have arranged to subscribe to the Plan by monthly contributions, will I subscribe to any other general Personal Equity Plan for any subsequent tax years in which I subscribe to this Plan.

(c) I am resident and ordinarily resident in the UK for tax purposes or though non-resident, *perform duties which by virtue of Section* 132(4)(a) of the Taxes Act (Crown Employees serving overseas) are *treated as being performed* in the United Kingdom and will inform M&G Financial Services Limited if I cease to be so resident and ordinarily *resident* or to perform such duties.

(d) The subscriptions, which I will make to this Personal Equity Plan, will be made with my own money

(e) I will inform M&G *Financial Services* Limited promptly of any change in my circumstances, which affects any of this information.

I hereby authorise *M&G Financial Services Limited*

(a) to hold my cash subscriptions, Plan investments, interest, *distributions and any other rights or proceeds in respect of those* investments, and any other cash in the Personal Equity Plan.

(b) to make on my behalf any claims to relief from tax in respect of Plan investments.

(c) on my written request to transfer or pay to me, as the case may be, Plan investments, interest, distributions, rights or other proceeds in respect of such investments or any cash held in the Plan.

NOTES TO HELP YOU TO COMPLETE YOUR 1997/98 PEP APPLICATION FORM

Note 1. Please give your daytime telephone number so that if a query arises in relation to your application form we can attempt to contact you at once and speed up the processing of your form. No salesman will call. As part of our customer service, we will contact a random sample of investors in the evening to ensure that they are happy with our standards of administration. If you are happy to take part in this research, please also give your evening telephone number.

Where this business has been introduced via an intermediary, M&G will contact this intermediary in respect of any queries.

Note 2. Your NINO can be obtained from your employer or your local tax office.

Note 3. *This application and renunciation MUST be for round thousand pounds with a maximum of £6,000, ie £1,000, £2,000, £3,000 etc.* (In accordance with Condition 9 of The Terms and Conditions of application set out in the listing particulars dated 17th January 1997.) If you subscribe for more Units than you are legally permitted to renounce into your M&G PEP, the excess units will be held outside your M&G PEP and you will receive a certificate for them.

Note 4. Where units are acquired in the market there will also be a stamp duty cost of 0.5% where applicable for regular investment made outside of the offer period.

Note 5. The Terms and Conditions of application set out in the listing particulars (see Mini Prospectus which appears later in this newspaper) dated 17th January 1997 are varied and supplemented as follows:-

a) You authorise Lloyds Bank Plc and M&G Financial Services Limited to take all steps and execute all such documents on your behalf as may be necessary in connection with the renunciation of your Units.

b) You authorise Lloyds Bank Plc to send a document of title for the number of units allotted to you to M&G Financial Services Limited and procure that M&G Financial *Services Limited is placed on the register of members of the Company in respect of such units with effect from 17th March 1997.*

Note 6. We will collect your first direct debit payment on Wednesday 16th April 1997 and all future payments on the third Wednesday of each month. Where shares are acquired in the market there will also be a stamp duty cost of 0.5% where applicable for regular investment made outside of the offer period.

Your completed application and cheque or banker's draft must be received by 3.00pm on Friday 7th March 1997 at M&G. The M&G Group, P.O. Box 111, Chelmsford CM1 1FD.

Issued by M&G Financial Services Limited (Regulated by The Personal Investment Authority).

Application Form

Offer closes 3.00 pm 7th March
M&G High Income Investment Trust p.l.c.

PEP 97/98

1 Personal Details

Title: Mr/Mrs/Miss/Ms/Other:

Full Forenames:

Surname:

Address:

Postcode:

Telephone No. (inc STD code) Daytime:

Evening (optional):

(See note 1 above)

IMPORTANT: DETAILS REQUIRED BY THE INLAND REVENUE

Your application cannot be accepted without the following information.

Date of Birth D D M M C C Y Y

National Insurance No. (NINO)

(See note 2 above if you cannot locate your NINO)

Tax Year I wish to invest in the tax year ending 5th April 1 9 9 8

If you wish to attend and vote at shareholder meetings and to receive additional information sent to shareholders please tick this box. ☐

2 Investment details

– Please indicate below the amount you wish to invest either by lump sum or monthly payments. The maximum you can invest in a general PEP in any one tax year is £6000 (see note 3 above).

PEP unit type for M&G High Income Investment Trust PLC	PRICE OF UNITS during initial offer period	LUMP SUM Round thousand pounds (See note 3)	Monthly payments (Total Min £50/month) (Total Max £500/month)	PAYMENT METHOD AND INCOME OPTION
Package Units (Est. Yield 5.0%)	100p Note 3	£ .00	£ .00	• Lump sum payments by cheque or banker's draft: Make payable to 'Lloyds Bank Plc, A/C M&G Offer' crossed 'A/C payee only' • Monthly payments by direct debit: Complete section 4 below.
Income and Growth Units (Est. Yield 6.3%)	80p Note 3	£ .00	£ .00	• *Income option: If you wish to receive income payments from your* PEP, tick this box and details will be sent to you. ☐

3 Declarations

To M&G High Income Investment Trust P.L.C. I irrevocably offer to subscribe for the amount indicated above to be invested in Units in M&G High Income Investment Trust P.L.C. on the Terms and Conditions of Application set out in the listing particulars (see Mini Prospectus which appears later in this newspaper) dated 17th January, 1997.

I enclose my cheque or banker's draft for the amount stated above. I hereby renounce on 7th April, 1997 (subject to revocation before that date), the Units to M&G Financial Services Limited to hold in my PEP. To M&G Financial Services Limited. I wish to make a subscription to my existing M&G PEP for the tax year ending 5th April, 1998 or, if I do not have such a plan then I wish to open an M&G PEP for the tax year ending 5th April, 1998.

I agree that the Personal Equity Plan opened by the *Plan Manager* in accordance with this application, will be governed by The M&G PEP Terms and Conditions included in this advertisement *(as supplemented by the terms of this application form and in particular in note 5 above) and I agree to be bound* by them in all respects. I understand that all my PEP holdings with M&G are managed as a single Plan and should I wish to transfer my holdings to another *Plan Manager my Plan must be transferred in its entirety.*

I hereby declare that to the best of my knowledge and belief, the above information is true and correct and I make the declarations and give the authorisations set out opposite.

2/97

1997/98 ONLY

Signature Date

YOU MAY ONLY SUBSCRIBE TO ONE GENERAL PEP IN ANY ONE TAX YEAR. The application for Units contained in this form cannot be withdrawn. An application, using this form, to open a PEP may be withdrawn by returning the withdrawal slip you will receive with your acknowledgement letter to the Plan Manager at any time prior to 17th March, 1997. Full details and Terms and Conditions are applicable only to this advertisement. You should consult your Independent Financial Adviser, if you have one, before investing. SEND YOUR COMPLETED FORM TO: The M&G Group, P.O. Box 111, Chelmsford CM1 1FD, who so far as this is an application to open a PEP will hold this form on your behalf until 17th March 1997. PLEASE USE BLOCK CAPITALS AND BLUE OR BLACK INK.

KCAI

4

ONLY complete this section if you wish to invest monthly. Your payments will be made directly from your bank/building society account.

Direct Debit Instruction

[illegible]

Name of account holder

Account number

Sort code – –

Originator's Identification number 957231.

Originator's reference

Leave blank

M&G PEP/

Full name and address of your bank/building society

To the Manager

Postcode

Banks and building societies may not accept direct debit instructions for some types of account.

I instruct you to pay direct debits from my account at the request of M&G Financial Services Limited. The amounts are variable and may be debited on various dates.

I understand that M&G Financial Services Limited may change the amounts and dates only after giving me prior notice.

I will inform the bank/building society in writing if I wish to cancel this.

I understand that if any direct debit is paid which breaks the terms of the instruction, the bank/building society will make a refund.

Signature Date

Offer closes 3.00 PM 7th March

BYE BYE PEP initial charges.
BYE BYE PEP brokerage charges.
BUY a Fleming PEP.

FREE SHARE EXCHANGE until 30th April 1997

- Fleming investment trusts regularly outperform most other forms of investment over the long term.
- So they are ideal for PEPs.
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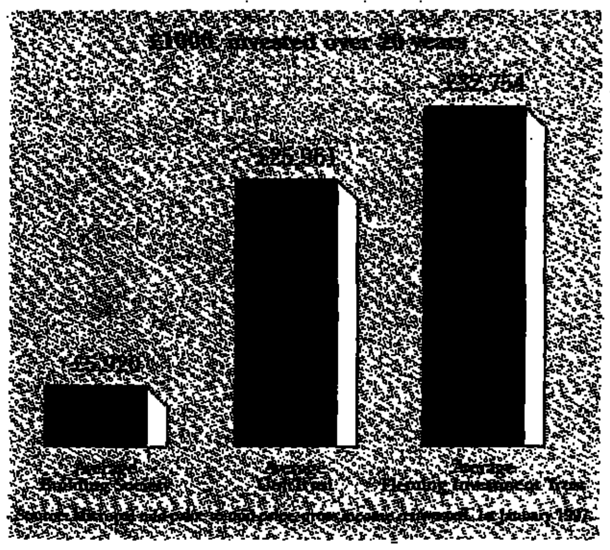
- And you can take advantage of our FREE share exchange offer.
- These special offers on lump sum investments are available until 30th April 1997.
- There are 11 fully eligible Fleming investment trusts to choose from, all independently risk rated.
- So say bye bye to bad value PEPs, and buy a Fleming PEP instead.
- **FREEPHONE 0500 500 161** now for full details (open 24 hours). Or return the COUPON now.

You can also contact Flemings on the internet.
http://www.flemings.com/fitm



Robert Fleming established his first investment trust in 1873, investing in the emerging market of the day: America. Today, Flemings continues in the same entrepreneurial spirit, managing over £55 billion through offices in 28 countries. Flemings is now one of the largest names in the market managing 20 trusts worth over £5 billion.

To Fleming Investment Trusts, Freepost 22 (SW1565), London W1E 7EZ. **Freephone: 0500 500 161.**
Please send me details of the Fleming Investment Trust PEPs.

Title:________ Initials:________
Surname:________
Address:________
________ Postcode:________

FLEMINGS
The Investment Trust Experts
1040

Please remember that the value of shares and the income from them can go down as well as up and that you may not get back the full amount invested. Past performance is not necessarily a guide to the future. The tax treatment of Personal Equity Plans is based on current legislation and may change. The tax advantages of PEPs will depend on investors' individual circumstances. Issued by Fleming Investment Trust Services Limited, which is regulated by the Personal Investment Authority, only sells unit trusts, recognised collective investment schemes, investment trust savings schemes, PEPs, life assurance and pension products offered by the Flemings and Save & Prosper marketing group.

De Lorean design the car of the future.

Some 1982 predictions were more PROFITABLE than others.

These unit trusts are designed to achieve growth.

	Value of £1,000 invested on 18.2.82*	Value of £50 per month since 18.2.82*	Quartile*
PROLIFIC FAR EASTERN	£8,368	£21,978	1
PROLIFIC SPECIAL SITUATIONS	£11,729	£25,289	1
PROLIFIC TECHNOLOGY	£13,815	£40,895	1

- 15 years ago, we launched three unit trusts aiming for long-term growth. All three have spectacularly achieved it.
- To celebrate their fifteenth anniversary we're offering a **2% discount**.
- There's also a **tax free PEP option available on all three.**
- You can invest from as little as £500 or monthly from £50.
- Part of the Scottish Provident Group, Prolific manages over £7bn for more than 750,000 people.
- Call for full details now (8-6pm weekdays, 9-4pm weekends) or complete the coupon.

2% discount†

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Please send me details on the 15th Anniversary of Prolific's Far Eastern, Special Situations and Technology unit trusts. Please return this coupon to Prolific Unit Trust Managers Limited, FREEPOST, Kendal, Cumbria, LA8 8BR.

Title (Mr/Mrs/Miss)______ Initials ______ Surname ______ Address ______
______ Postcode ______ 03 01 07

*SOURCE: HINDSIGHT FROM HSW. OFFER TO BID WITH NET INCOME REINVESTED TO 31.12.96. OVER 5 YEARS PROLIFIC'S FAR EASTERN UNIT TRUST WAS 2ND QUARTILE, SPECIAL SITUATIONS UNIT TRUST WAS 3RD QUARTILE AND TECHNOLOGY UNIT TRUST WAS 1ST QUARTILE. £1,000 INVESTED 5 YEARS AGO WOULD BE WORTH £1,799, £1808 AND £3,827 RESPECTIVELY. REGULAR SAVINGS OF £50 PER MONTH OVER 5 YEARS WOULD BE WORTH £3,415, £4,306 AND £5,894 RESPECTIVELY. PLEASE REMEMBER THAT PAST PERFORMANCE IS NOT NECESSARILY A GUIDE TO THE FUTURE. THE VALUE OF INVESTMENTS AND THE INCOME FROM THEM CAN GO DOWN AS WELL AS UP AND YOU MAY NOT BE ABLE TO GET BACK THE FULL AMOUNT ORIGINALLY INVESTED. EXCHANGE RATES MAY CAUSE THE VALUE OF UNDERLYING INVESTMENTS TO GO UP OR DOWN. THE TAX TREATMENT OF PEPS MAY BE ALTERED BY FUTURE LEGISLATION. ISSUED BY PROLIFIC UNIT TRUST MANAGERS LIMITED REGULATED BY IMRO AND THE PERSONAL INVESTMENT AUTHORITY AND A MEMBER OF AUTIF. †DISCOUNT APPLIES TO ALL LUMP SUM UNIT TRUST INVESTMENTS MADE BEFORE 11AM ON TUESDAY 18.3.97

PAUL ROGERS/NTI

Far-sighted move by optician

The case of optician Heddwyn Davies shows that with the help of graduate banking deals it is possible to find solvency after studenthood. Mr Davies graduated in 1993 and faced a combination of student debts and the need to buy expensive equipment to start his career.

Mr Davies took out a £2,000 graduate loan plus an interest free overdraft from Lloyds Bank to tide him over until his salary improved. He has now paid off all his debts and runs the Lampeter branch of Evans and Hughes Opticians.

It's hard in the real world

Nathan Yates looks into loans for this year's crop of new graduates

For Britain's 250,000 final-year students the race for jobs is well under way. Over the remaining weeks before exams, the class of 1997 will be crowding out of the bar and into the careers office in a bid to escape campus poverty. Often the route to riches will be hard and survival may depend on getting the cheapest loan.

Last year more than 50 per cent of graduates found they increased their debts after leaving university, and this year's figure is expected to be higher. The transition from study to work can mean extra costs for clothes, cars or moving home. With debts from student days, these may be far beyond a starting salary.

But final-year students worried by the prospect of increasing debt can take comfort from the fact that help is at hand from the high street banks. Because banks regard graduates as potential high earners, most will invest to attract educated custom. A survey by *The Times* shows some highly competitive deals on offer.

Suppose you are in need of a sharp suit or two to impress a new employer, perhaps a car to travel to work and the deposit for a rented flat. Combined with the average college leaver's debts of £1,982, the cost could reach £10,000.

Normally the cheapest way to borrow £10,000 for five years would be to pick the best buy from the personal loans chart in Weekend Money. Currently the best deal is Northern Rock Building Society's 12.9 per cent APR. A £10,000 loan would cost £269.12 per month, and the total repayment would be £16,147.20. Not an attractive prospect for a struggling young professional.

This is where bank packages come in. With Midland Bank's package, graduates can borrow £10,000 at just 9 per cent APR, which means that the total repaid after five years would be £14,490.07

The saving of £1,657.13 on Northern Rock's loan could make a large difference to future financial health, so graduates considering a loan should take advantage. It is worth emphasising that Midland's scheme is not restricted to those who had current accounts in their student days.

Anyone who has left university recently can have Midland's deal, and this is true of all the other schemes in our table. So there is nothing to stop students shopping round after finals for a graduate loan which suits them best. Although 93 per cent of graduates stay with the same bank they had as students, there are good reasons to change. Midland's permitted loan limit of £10,000 is the largest on the market, but its 9 per cent APR compares unfavourably with NatWest's 8.2 per cent. On a £5,000 five-year loan, it makes a difference of £104.82.

In the short term too it is worth choosing carefully. Borrowing £1,000 for a month or two can be essential to bridge the gap until your first pay day, but costs can be high. If you run up a £1,000 debt on a credit card and are unable to pay it off before the interest-free deadline, you can expect to suffer penalties of up to 29.8 per cent APR. Even with a popular card such as Barclaycard the rate is 22.3 per cent, so £1,000 borrowed for one month will cost you £16.10.

In most cases an overdraft is a cheaper option, but a £1,000 overdraft with Barclays normally attracts 18.8 per cent interest. Fortunately, all the big banks are willing to extend student interest-free overdrafts.

GRADUATE LOANS COMPARED

Bank	Overdraft (max)	Graduate Loan (max)	Other benefits
Barclays	£1,000 int free to end grad yr	£5,000 for 5 yrs APR 8.8%	Graduate Barclaycard
NatWest	Negot sum int free for 6 months	Negotiable amount APR 8.2%	Free Visa card
Midland	£1,250 int free until June after graduation	£10,000 for 5 yrs APR 9%	3% mortgage discount
Lloyds	£700 interest free for 1 yr, plus £350 i/f for extra yr	£5,000 for 5 yrs APR 8.9%	Free MasterCard
Royal Bank Scotland	£1,000 int free for 1 year	£5,000 for 4 yrs APR 8.7%	Free Eurocheque Cd.

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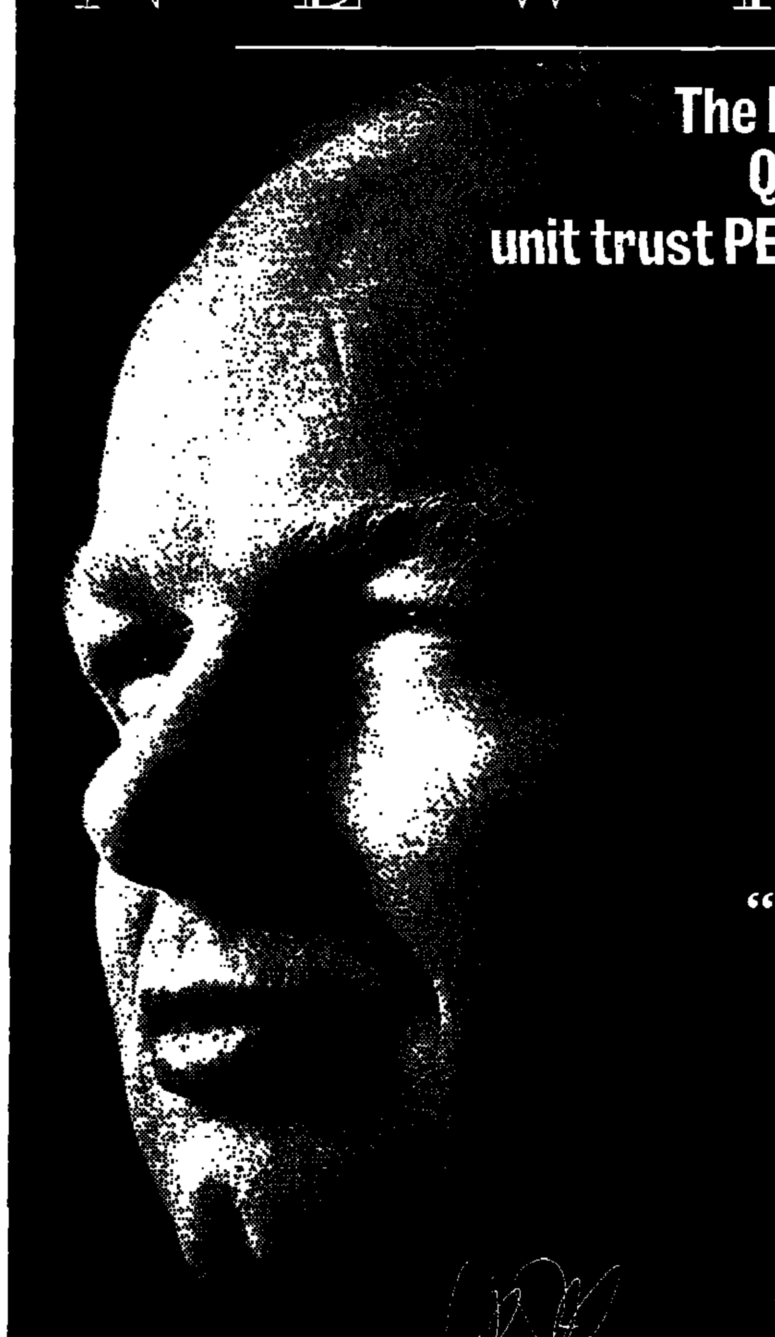
NEWTON

The Newton Income PEP. Quite simply the No.1 unit trust PEP since PEPs began.



1997 marks the tenth anniversary of PEPs. And the top performing UK PEPable unit trust over those ten years by a wide margin is the Newton Income PEP. Delivering an unbeaten record of income and capital growth, over the period it has:

- Produced an average return of 19.35% per year, beating its nearest competitor by more than 4% per year
- Beaten the FTSE All Share Index by an average of over 5% per year even after all charges
- In fact, if you had invested £1,000 in the Newton Income PEP in January 1987, the value would now be £5,865 – a total return of 486%. Investors in a UK higher rate savings account would only have achieved £1,728.

"The Newton Income Fund's unique long-term track record is derived from investing in thoroughly researched stocks. Long-term investors have been rewarded with this remarkable performance, which proves that in PEP investment as in most things, the best value is seldom provided by the cheapest offerings."

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Five year performance: 111.3%. Source: Micropal. Figures to 1 January 1997 offer-to-bid, gross income reinvested. Prevailing tax levels and reliefs are liable to change and their values will depend on your individual circumstances. The value of units and the income from them can go down as well as up and investors may not get back the full amount invested. Past performance is not necessarily a guide to the future. It should be noted that capital invested in a savings account remains intact whereas the price of units can fall as well as rise. Newton Fund Managers Limited is regulated by the Personal Investment Authority and IMRO. A member of AUTIF. We will not disclose any of your details outside Newton, its associated companies and agents. We may write to tell you about other Group products. If you would prefer not to receive such details please write to us.

To: Newton Fund Managers Ltd, FREEPOST, 2 Festival Square, Edinburgh EH3 0EE.

Title______ Surname ______ First name______
Address ______
Postcode ______ Daytime Tel ______ TM1/3/97

"Newton has a single aim in life: to increase the real wealth of all of our clients."

هكذا من الاعلى

هكذا من الاصل

M&G HIGH INCOME INVESTMENT TRUST P.L.C.

M&G HIGH INCOME INVESTMENT TRUST P.L.C.

(Incorporated in England and Wales under the Companies Act 1985 with registered number 3297698)

Offer for Subscription, Intermediaries Offer and Placing
of up to 995 million Income Shares
995 million Capital Shares and 995 million Zero Dividend Shares
and
Issue
of up to 10 million 'C' Shares and up to
10 million 'I' Shares
in connection with the acquisition of shares of M&G Second Dual Trust P.L.C.

The number of Shares being offered under the Offers and the Placing has deliberately been fixed at such a level as to minimise the possibility of having to scale down applications. Accordingly, the number of Shares being offered should not be taken as being indicative of the number of Shares which will be allotted.

This Mini Prospectus describes M&G High Income Investment Trust P.L.C., the Offer for Subscription of Units and Zero Dividend Shares and the Intermediaries Offer and Placing of Units and Shares and the Offers by the Company for M&G Second Dual Trust P.L.C. Terms in this document have the same meaning as defined in the Company's Listing Particulars and Prospectus (the "Listing Particulars") dated and published on 17 January 1997 and in particular, Units refer to (a) Package Units, which are units comprising one Zero Dividend Share, one Income Share and one Capital Share, and (b) Income and Growth Units which are units comprising one Income Share and one Capital Share. This Mini Prospectus contains information in summary form drawn from the Listing Particulars, which alone contains full details of the Company, the Offer for Subscription, the Intermediaries Offer and the Placing. Copies of the Listing Particulars maybe obtained during normal business hours on any weekday (Saturdays excepted) until 7 March 1997 or, if later, the date on which the Offers for M&G Second Dual close from M&G Investment Management Limited, 3 Minster Court, Great Tower Street, London EC3R 7XH and SBC Warburg, 1 Finsbury Avenue, London EC2M 2PP.

In applying for Units or Zero Dividend Shares under the Offer for Subscription or for Units or Shares in the Intermediaries Offer or Placing, you will be treated as applying on the basis of the Terms and Conditions of Application set out in this document, which govern your rights and obligations. If you require advice, you should consult your stockbroker, solicitor, accountant or other professional adviser authorised under the Financial Services Act 1986.

Your attention is drawn to the summary of the terms of the M&G Second Dual Offers set out in this document and more particularly described in the Offer Document and the Listing Particulars.

The London Stock Exchange has authorised the issue of this document under S154(1)(b) of the Financial Services Act 1986 without approving its contents. This document is not for distribution outside the UK, nor should it be treated as an offer or solicitation outside the UK.

SBC Warburg, which is regulated by The Securities and Futures Authority Limited, is acting for M&G High Income in connection with the Offers, the Placing and the M&G Second Dual Offers and no one else and will not be responsible to anyone other than M&G High Income for providing the protections afforded to customers of SBC Warburg or for affording advice in relation to the Offers, the Placing or the M&G Second Dual Offers.

The Directors are satisfied that this Mini Prospectus contains a fair summary of the key information set out in the Listing Particulars.

EXPECTED TIMETABLE

	1997
Application list for the Offer for Subscription opens	*9.00 a.m. on Monday, 3 February*
Close of the Intermediaries Offer	*3.00 p.m. on Friday, 7 March*
Close of the Offer for Subscription	*3.00 p.m. on Friday, 7 March*
Close of the Placing	*3.00 p.m. on Monday, 10 March*
Basis of allocation expected to be announced	*10.00 a.m. on Tuesday, 11 March*
Date of allotment of Shares	*Monday, 17 March*
Dealings in the Units and Shares expected to commence	*Monday, 17 March*
Definitive certificates expected to be despatched	*Monday, 17 March*
Latest Date for transferring Shares into a PEP for 1996/97	*Monday, 5 April*
Latest Date for transferring Shares into a PEP for 1997/98	*Sunday, 27 April*

KEY INFORMATION

M&G High Income

- M&G High Income is a new split capital investment trust with a planned life of 20 years.
- *All the initial expenses of launching M&G High Income will be borne by M&G so that the* Package Units and Component Shares will each have an initial net asset value equal to their respective issue prices.
- The objective of M&G High *Income will be to achieve an above average and increasing income* over the 20 year life of the Company while at the same time seeking to achieve capital growth. *The estimated initial annualised* gross dividend yield on the Package Units is 5.3% and on the Income and Growth Units is 6.6%.
- Zero Dividend Shares have an expected return of 9.5% per year.
- M&G Investment Management Limited *will manage M&G High Income's investment portfolio.*

CAPITAL STRUCTURE

M&G High Income's share capital will, after Conversion of the 'C' Shares and 'I' Shares described below, *comprise equal numbers of Zero Dividend Shares, Income Shares and Capital Shares.*

Zero Dividend Shares will offer a predetermined rate of return in the form of capital. Income Shares will receive all the dividends paid by M&G High Income (subject only to the rights of the 'I' Shares until the planned winding up of M&G Second Dual in early 1998) and on a winding up *of M&G High Income, the return of their issue price of 70p. Capital Shares will receive all the capital growth after the entitlements of the holders of the Zero Dividend Shares and the Income Shares (and, before Conversion, the 'C' Shares and the 'I' Shares) have been satisfied. Zero Dividend Shares, Capital Shares and Income Shares may also be held as Package Units (each comprising one share of each class) or as Income and Growth Units (each comprising one Income Share and one Capital Share). Investment in a Package Unit will be equivalent to investing in an ordinary share in an investment trust without a split capital structure. Investment in an Income and Growth Unit will be equivalent to investing in a geared ordinary share with a high initial yield with the prospect of a growing income and of capital growth.

In addition, M&G High Income will issue 'C' Shares and 'I' Shares as part of the consideration *for the M&G Second Dual Offers described below.*

OFFER FOR SUBSCRIPTION, INTERMEDIARIES OFFER AND PLACING

The Offer for Subscription is open for applications only for Package Units at 100p each, for Income and Growth Units at 80p each and for Zero Dividend Shares at 20p each until 3.00 p.m. on 7 March 1997. Subject as set out below in relation to the Placing, the Offer for Subscription is not being underwritten. Zero Dividend Shares, Income Shares and Capital Shares can only be issued in equal numbers. Applications, *other than for Package Units, may have to be scaled back.*

Package Units, Income and Growth Units, Zero Dividend Shares, Income Shares and Capital Shares are being offered by SBC Warburg to Intermediaries through the Intermediaries Offer. The Intermediaries Offer is not being underwritten *and applications, other than for Package Units,* may have to be scaled back. Applications under the Intermediaries Offer must be received by 3.00 *p.m. on 7 March 1997.*

SBC Warburg has agreed to procure subscribers, or failing which itself to subscribe, for Zero Dividend Shares up to the number of Income and Growth Units applied for in the Offer for *Subscription (up to a maximum of 100 million Zero Dividend Shares). SBC Warburg will use its* reasonable endeavours to seek places for Income Shares and Capital Shares and for further Zero Dividend Shares. The Placing will close at 3.00 p.m. on 10 March 1997.

PERSONAL EQUITY PLANS

Individuals may transfer up to £6,000 worth of Component Shares, Package Units or Income and Growth Units into a general PEP for each of the 1996/7 and 1997/8 tax years.

DIVIDENDS

M&G High Income will make quarterly dividend payments on the Income Shares (including those comprised in the Package Units and the Income and Growth Units) in February, May, August and November in each year, with the first *dividend expected to be paid on 25 August 1997.* All dividends will be interim dividends. In the absence of unforeseen circumstances, the Directors of *M&G High Income are forecasting that the first 5 quarterly dividends payable by M&G High Income* in respect of the period to 31 May 1998 will total 5.2p (net) per Income Share. These dividends are expected to be paid as to 0.96p (net) in each of August 1997, November 1997, February 1998, May 1998 and as to 1.36p (net) in August 1998. The estimated initial annualised gross dividend yield is 5.3% of the offer price of the Package Units, 6.6% of the offer price of the Income and Growth Units and 7.6% of the offer price of the Income Shares.

M&G High Income's financial year end will be 31 May, with its first financial period ending on 31 May 1998.

ISSUE STATISTICS

	Package Units	Income and Growth Units	Zero Dividend Shares	Income Shares	Capital Shares
Price	100p	80p	20p	70p	10p
Estimated initial annualised gross dividend yield	5.3%	6.6%	-	7.6%	-
Initial net asset value per Unit/ Component Share	100p	80p	20p	70p	10p

The above issue statistics should be read in conjunction with the "Principal Assumptions and Bases" set out in the Listing Particulars.

ILLUSTRATIVE GROSS REDEMPTION YIELDS

Assumed Income and Capital Growth Rates:	0%	2.5%	5%	7.5%	10%
Zero Dividend Shares	7.49	9.5	9.5	9.5	9.5
Income Shares	4.56	7.62	11.02	12.88	14.89
Capital Shares	-	-	6.04	15.14	19.92
Package Units	4.96	7.47	9.98	12.49	15.00
Income and Growth Units	2.98	6.09	10.19	13.48	16.43

The above illustrative gross redemption yields are stated as percentages per annum and have been calculated based on, and should be read in conjunction with, the "Principal Assumptions and Bases" set out in the Listing Particulars.

INVESTMENT OBJECTIVE, POLICY AND MANAGEMENT

Investment objective

The investment objective of M&G High Income will be to achieve an above average and increasing income over the 20 year life of the Company while at the same time seeking to *achieve capital growth.*

The estimated initial annualised gross dividend yield is 5.3% on the Package Units and 6.6% on *the Income and Growth Units.*

M&G High Income will follow a similar investment policy to that of The M&G Dividend Fund. The M&G Dividend Fund was established in May 1964 and details of its performance record are illustrated below. Over every 20 year period (calculated at the end of each month) since its launch, it has outperformed the FTSE All Share Index. Over the period since its launch in 1964, in terms of capital, it has outperformed the FTSE All Share Index and the level of income growth has outpaced inflation.

By following a similar investment policy to *The M&G Dividend Fund, M&G High Income* believes that it can provide an attractive initial income which is likely to grow over time. The Directors believe that the launch of M&G High Income will give investors the opportunity to invest in a fund managed by an experienced and successful income fund manager at a time when, in their opinion, income shares are undervalued.

Investment policy

The Manager's policy will be based on M&G's investment philosophy, which is built on taking a long term approach to investment and performance. M&G's investment style is value driven, investing in businesses which, although unfashionable, are believed by M&G to be undervalued with the potential for market perception to improve. Portfolios are built from the bottom up, with companies chosen on their individual merits following detailed research. M&G's investment philosophy is also that it should have a firm and lasting relationship with the management of companies in which it invests, by giving those companies constructive support. Whilst not interfering with the day to day management of their business, this may involve timely intervention, rather than merely disposing of a holding when the investment prospects become less certain.

M&G High Income's portfolio is expected to comprise mainly high yielding ordinary shares of UK incorporated companies which are listed on the London Stock Exchange. A significant proportion of the portfolio will be made up of companies outside the FTSE 100 Index. A small proportion of the portfolio may consist of convertible and other fixed interest securities.

The Manager may select securities in overseas companies suitable for M&G High Income's investment style. These securities will predominantly be listed overseas but may be listed on the London Stock Exchange.

M&G High Income may invest, to a limited extent, in unquoted securities. M&G High Income may hold units in The M&G Dividend Fund. Although M&G High Income may borrow to fund short term investment opportunities, it is not the present intention that any significant long-term borrowings will be made. M&G High Income may participate in underwriting or sub-underwriting public share issues and placings. The investment policy will be consistent with M&G High Income being a Qualifying Investment Trust.

M&G High Income will, in the absence of unforeseen circumstances, follow the objective and policy described above for at least three years after the listing of the Shares and any material change will only be made with the approval of shareholders.

Investment management

M&G High Income's portfolio will be managed by the Manager, which is the investment manager of M&G's range of unit trusts, investment trusts, life assurance and pension funds. The Manager also provides investment management services to company pension funds, charities and other clients. Net funds under management at 31 December 1996 were £15.7 billion. The Manager as at 31 December 1996 managed £3.1 billion in UK-equity income unit trusts and £1 billion in M&G investment trusts, all of which were split capital trusts.

M&G and Income Investment

M&G manages a total of nine equity income funds, which had total gross assets of approximately £4.3 billion as at 31 December 1996, of which six invest primarily in the UK. Gross distribution yields on these six funds as at 31 December 1996 ranged from 4.6% to 5.6%. These yields are well above the yield on the FTSE All Share Index at that date.

The largest UK equity income unit trust is *The M&G Dividend Fund,* an authorised unit trust which was established in May 1964 and was valued at £1.2 billion as at 31 December 1996. The M&G Dividend Fund has performed very strongly over the years as can be seen from Figure 1. Since the launch of The M&G Dividend Fund in May 1964, income has grown by 1,579.5% and capital has grown by 1,874.0%.

An investment of £1,000 in The M&G Dividend Fund at launch would, at 31 December 1996, have been worth £82,520. This compares to a similar investment in the stockmarket, as measured by the FTSE All Share Index, which would have grown to £54,294 over the same period.

The M&G Dividend Fund is the largest UK equity income unit trust and over the last 25 years has never reduced its distribution. This has been achieved against a background of widely varying economic conditions, including three major recessions, during the last of which The M&G Dividend Fund was one of the few UK equity income unit trusts not to reduce its distribution.

The Directors believe that the record of The M&G Dividend Fund shows that:-

- a growing stream of dividend income from M&G High Income's portfolio will be an essential element of long term capital growth; and
- reinvestment of income by investors can *substantially enhance capital performance. A facility* to reinvest income is a common feature of PEPs.

Summary

The Directors believe that *the income style of investment will result in an attractive balance* of income growth and capital appreciation.

THE M&G SECOND DUAL OFFERS

Summary of the Terms of the M&G Second Dual Offers

M&G High Income announced Offers for all the income and capital shares of M&G Second Dual on 17 January 1997.

The M&G Second Dual Offers are being *made by SBC Warburg on behalf of M&G High Income.* Under the M&G Second Dual Offers, the holders of M&G Second Dual Shares are being offered the right to be issued and allotted Shares on the following bases:

The Capital Offer

For each M&G Second Dual Capital Share — One 'C' Share

Each 'C' Share has rights which seek to replicate the capital rights of an M&G Second Dual Capital Share. Each 'C' Share will, *following the winding up or earlier reconstruction of M&G* Second Dual, convert into such number of Package Units as shall have a net asset value on the Calculation Date equal to 103% of the net asset value of one 'C' Share less the stamp duty paid by M&G High Income on its acquisition of an M&G Second Dual Capital Share.

The Income Offer

For each M&G Second Dual Income Share — One 'I' Share

Each 'I' Share has the right to dividends *equivalent to those which may be paid on an M&G* Second Dual Income Share. Each 'I' Share will, following the winding up or earlier reconstruction *of M&G Second Dual, convert into such number of Package Units as shall have a net asset value* on the Calculation Date equal to 103% of the net asset value of one 'I' Share less the stamp duty paid by M&G High Income on its acquisition of an M&G Second Dual Income Share.

The number of Package Units to which *an accepting M&G Second Dual Shareholder will* become entitled will not be known until the Calculation Date after the winding up or earlier *reconstruction of M&G Second Dual,* which is not expected to occur until early 1998. At this time each accepting M&G Second Dual shareholder's entitlement to Package Units will be rounded up to the nearest whole number of Package Units.

The M&G Second Dual Shares *will be acquired free from liens, charges and encumbrances* and together with all rights now or subsequently attaching to them, including the right to all dividends and other distributions declared, made or paid in respect of them after 17 January 1997 other than the first interim dividend of 18.1p declared on the M&G Second Dual Income Shares on 13 December 1996 in relation to the six month period to 30 November, 1996. Such dividend shall be retained by the *M&G Second Dual Income Shareholders whether or not they accept the* M&G Second Dual Income Offer. This dividend was paid on 7 February 1997 to the holders of M&G Second Dual Income *Shares on the register at the close of business on 3 January 1997.*

Based on SBC Warburg's estimate of the market value of the 'C' Shares and 'I' Shares had *they been in issue on 15 January 1997* (the latest practicable date before publication of the Listing Particulars) the M&G Second Dual Offers value M&G Second Dual at approximately £76.3 million.

Relationship between M&G High Income and M&G Second Dual

Following the acquisition of M&G Second Dual Shares pursuant to the M&G Second Dual Offers, M&G *High Income may become a significant shareholder of M&G Second Dual.* If, following the M&G Second Dual Offers, M&G High Income's holding of M&G Second Dual Shares carries 50% or less of the voting rights exercisable at general meetings of M&G Second Dual, in accordance with a requirement of the Panel *on Takeovers and Mergers, M&G High Income has* confirmed that, in those circumstances and unless the Panel on Takeovers and Mergers otherwise permits, *M&G High Income will not exercise any of the voting rights attaching to any of the* M&G Second Dual Shares which it acquires pursuant to the M&G Second Dual Offers in respect *of a resolution proposed at a General Meeting* or a meeting of any class of shareholder of M&G Second Dual relating to any general offer, scheme of arrangement or reconstruction if such offer or scheme includes a cash alternative on no less favourable terms than would be achieved on a winding up of M&G Second Dual.

As a significant shareholder of M&G Second Dual, M&G High Income has assured M&G Second Dual that:-

(a) It will not seek to change M&G Second Dual's Articles of Association, including in particular the provisions relating to the winding up of M&G Second Dual or to put M&G Second Dual into earlier winding up;
(b) it will not seek to alter M&G Second Dual's existing investment or dividend policy; and
(c) *it will maintain a board of M&G Second Dual* on which a majority of the directors are independent of the Manager.

M&G Group P.L.C. and M&G High Income have further confirmed that they will use their reasonable endeavours to maintain M&G Second Dual's investment trust status and in particular the listing of the M&G Second Dual Shares.

CAPITAL STRUCTURE

Background to Split Capital Investment Trusts

A split capital investment trust has more than one class of share capital. Split capital investment trusts *are designed to appeal to investors who want to receive a specific form of return on* their investment whether in income, a predetermined amount of capital or capital growth.

Shares in split capital investment trusts often trade in units (comprising a combination of the relevant trust's underlying shares). When units comprise one of each of the relevant trust's underlying shares (as in the case of the Package Units), they have the characteristics of ordinary shares in an *investment trust without a split capital.*

Capital Structure Summary

Shares issued pursuant to the Offers and the Placing:

The following classes of Share will be issued pursuant to the Offers and the Placing

Zero Dividend Shares which offer a predetermined rate of return, equivalent to 9.5% a year, in the form of capital based on an entitlement to 122.83p on the winding up of M&G High Income at the end of its planned 20 year life,

Income Shares which are entitled to 70p on the winding up of the Company and which carry *the right to receive all M&G High Income's net income (subject to the rights of 'I' Shares issued* under the M&G Second Dual Offers), and

Capital Shares which will receive the benefit of any capital growth in M&G High Income after the entitlements *of the holders of the Zero Dividend Shares and Income Shares (and, prior to* Conversion, the 'C' Shares and 'I' Shares) have been met.

Shares issued pursuant to the M&G Second Dual Offers:

The following classes of Share will be issued pursuant to the M&G Second Dual Offers:

'C' Shares, which have rights which seek to reflect the underlying entitlements of M&G Second Dual Capital Shares and which, following the winding up *or earlier reconstruction of M&G* Second Dual, will convert into Zero Dividend Shares, Income Shares and Capital Shares; and

'I' Shares, which have rights which seek to reflect the underlying entitlements of M&G Second Dual *Income Shares and which, following the winding up or earlier reconstruction of M&G Second* Dual, will convert into Zero Dividend Shares, Income Shares and Capital Shares.

M&G Second Dual is expected to be wound up in January or February, 1998.

Description of the Shares and the Units

The rights of the Shares and Units are more fully described in paragraphs 3 and 4 of Part V of the Listing Particulars.

Package Units: The Package Units are designed to offer their holders both a growing income and capital growth over the life of the trust. The Package Units are similar to ordinary shares in an investment trust without a split capital structure.

Package Units will qualify for inclusion in PEPs. Once dealings commence, Package Units can be split up (subject to the rules of any PEP in which Package Units are held). The Package Units will have an initial estimated annualised gross dividend yield of 5.3%.

Income and Growth Units: The Income and Growth Units are units consisting of one Income *Share and one Capital Share but no Zero Dividend Share. The Income and Growth Units are* designed to provide a high initial yield with the prospect of growing income and capital growth. Income and Growth Units will also qualify for inclusion in PEPs and, once dealing starts, can be split up into their underlying Shares. The Income and Growth Units will have an initial estimated annualised gross dividend yield of 6.6%.

Zero Dividend Shares: The Zero Dividend Shares (which carry no entitlement to income) rank in priority for repayment to the other classes of Share (subject to the rights of the 'C' Shares and the 'I' Shares prior to Conversion). The initial capital entitlement of each Zero Dividend Share will be 20p which will grow at such monthly compound rate as will give an entitlement to 122.83224p at 17 March 2017, M&G High Income's planned winding up date. Repayment in full will require a compound rate of growth in the net assets of M&G High Income over its planned life of 1.87% a year.

Income Shares: Holders of Income Shares will be entitled to all the income from M&G High Income's investments after expenses and tax, subject to the rights of the holders of the 'I' Shares. Dividends on the Income Shares will be paid quarterly. Subject to the prior entitlement of the Zero Dividend Shares, they also carry the right to a capital entitlement of 70p on the winding up of M&G High Income. Repayment in full will require a compound rate of growth in the net assets of M&G High Income over its planned life of 4.19% a year.

Capital Shares: Holders of the Capital Shares will receive no income but, on a winding up, will be entitled to all the surplus assets of M&G High Income once the entitlements of the holders of the Zero Dividend Shares and the Income Shares (and, prior to Conversion, the rights of the holders of the 'C' Shares and the 'I' Shares) have been satisfied. The Capital Shares will also benefit from asset gearing which will initially be 10 times. The degree of asset gearing determines the extra rise or fall attributable to the Capital Shares' net asset value as a result of a rise or fall in the value of the total assets of M&G High Income. Holders of Capital Shares will only *receive a capital repayment where the compound growth rate in M&G High Income net assets* over its planned 20 year life is equal to or greater than 4.19% a year.

"C" Shares: 'C' Shares will only be issued under the M&G Second Dual Offers. Holders of 'C' Shares have rights which seek to ensure that their capital entitlements are equivalent to those they would have had if they had remained as holders of M&G Second Dual Capital Shares until M&G Second Dual's winding up or earlier reconstruction. They will receive no income but, on Conversion following the winding up or earlier reconstruction of M&G Second Dual, each 'C' *Share will convert into such number of Package Units as shall have a net asset value equivalent* to 103% of the net asset value of one 'C' Share less the stamp duty paid by M&G High Income on the acquisition of one M&G Second Dual Capital Share under the M&G Second Dual Offers. The Zero Dividend Shares, Income Shares and Capital Shares arising on Conversion will rank *pari passu* with the Shares of these classes then in issue. M&G has agreed to make a contribution to *M&G High Income to enable the net asset value of the 'C' Shares on Conversion to be enhanced* by 3%.

"I" Shares: 'I' Shares will only be issued under the M&G Second Dual Offers. Holders of 'I' Shares have rights which seek to ensure that their income and capital entitlements per share are equivalent to those they would have had had they remained as holders of M&G Second Dual Income Shares. They will be entitled to receive the same dividends which they would have received if they had remained as holders of M&G Second Dual Income Shares until that company's winding up or its earlier reconstruction. *On Conversion following the winding up or* earlier reconstruction of M&G Second Dual each 'I' Share will convert into such number of Package Units as shall have a net asset value equivalent to 103% of the net asset value of one 'I' Share less the stamp duty paid by M&G High Income on the acquisition of one M&G Second Dual Income Share under the M&G Second Dual Offers. The Zero Dividend Shares, Income Shares *and Capital Shares arising on conversion of the 'I' Shares will rank pari passu with the Shares of* those classes then in issue. M&G has agreed to make a contribution to M&G High Income to enable the net asset value of the 'I' Shares on Conversion to be enhanced by 3%.

Duration and Rights on a winding up: M&G High Income will have a planned life of approximately 20 years.

Under the Articles of Association the Directors are obliged (unless absolved by a Special Resolution of M&G High Income and by an Extraordinary Resolution of each class of Share) to *convene an extraordinary general meeting of M&G High Income to be held on or immediately* prior to 17 March 2017 at which a resolution will be proposed to wind up M&G High Income. As this proposal is designed to ensure that holders of the Component Shares have an opportunity to realise their investment, those who vote in favour of the resolution will collectively be deemed to have such number of votes as is one more than the number of votes necessary to carry the resolution.

Should either an offer be made to the holders of the Zero Dividend Shares on or before 17 *March 2017 or a resolution be passed sanctioning a scheme of arrangement or other reorganisation* of M&G High Income which in either case would realise for the holders of the Zero Dividend Shares an amount in cash at least equal to that they would have received on the winding up of M&G High Income on or immediately prior to 17 March 2017, then the holders of the Zero Dividend Shares will be disenfranchised in respect of voting at meetings of M&G High Income, including the meeting to be held on or immediately prior to 17 March 2017 to consider the resolution to wind up M&G High Income.

Voting Rights: Except on resolutions relating to the winding up of M&G High Income (as described above), holders of the Shares will have the following voting rights:-

Holders of Zero Dividend Shares are not entitled to vote at General Meetings of M&G High Income other than on any resolution for the alteration of any object set out in the *Memorandum of Association* of M&G High Income or on any resolution varying or abrogating the rights attaching to the Zero Dividend Shares.

Holders of Income Shares, Capital Shares, 'C' Shares and 'I' Shares are entitled to vote at General Meetings of M&G High Income.

In addition the holders of each class of Share are entitled to vote on any material change of investment policy which would cause M&G High Income to cease to be a Qualifying Investment Trust as any such change will be deemed to be a variation of their respective class rights.

Holders of Units have the same voting rights as if they held the relevant Shares separately rather than in the form of Units.

Subject to the special voting rights on a winding up (as described above) where the holders of Shares (including the 'I' Shares) are entitled to vote, they each have one vote on a show of hands and one vote in respect of each Share held on a poll save that, as a result of their higher initial net asset value, holders of 'C' Shares will have the same number of votes as may be exercised in respect of seven Income Shares and eight Capital Shares.

Future Issues of Shares: The Directors have been given authority, expiring at M&G High Income's first Annual General Meeting, to issue for cash new Component Shares equivalent in aggregate to [illegible] of M&G High Income's issued share capital following the Offers and Placing and the M&G Second Dual Offers.

In any future issue of shares M&G High Income will only [illegible] equal numbers of Zero Dividend Shares, Income Shares and Capital Shares.

Where Units are held in an M&G PEP the terms of the PEP allow the PEP manager to apply money available for investment relating to those Units [illegible] *Package Units or Income* and Growth Units in the market or subscribing for new Units. It is the Directors' intention that any new Shares issued under such [illegible] authority will be issued in the form of Units principally to the manager of The M&G PEP upon receipt of valid applications [illegible] that the subscription price for such Units is equal to the market price and not less than the net asset value of the Units at the time of subscription.

Risk Factors

General: The value of the Shares, the Units and the income derived from them can fluctuate. In addition there is no guarantee that the market price of shares in investment trusts will fully reflect their underlying net asset value. There can be no guarantee that M&G High Income will meet its investment objectives and the past performance of The M&G Dividend Fund is no guide to the future performance of M&G High Income.

Zero Dividend Shares: Although the Zero Dividend Shares are entitled to the first distribution of assets on the winding up of M&G High Income after Conversion of the 'C' Shares and the 'I' Shares, a fall in the value of the total assets over the life of M&G *High Income may result in a* lower repayment than the projected redemption value of 122.83p at the end of the planned 20 year life. Repayment at the projected *redemption value at the end of the planned initial 20 year* life will require a compound rate of growth in the net assets of M&G High Income over this *period of 1.87% per annum.*

Income Shares: Dividend growth on the Income Shares will depend on dividend growth in M&G High Income's underlying investment portfolio. Dividend cuts within the portfolio could adversely affect the yields of the Income Shares in future years. *Repayment at the projected* redemption value of 70p at the end of the planned initial 20 year life will require a compound rate of growth in the net assets of M&G High Income over this period of 4.19% per annum.

Capital Shares: The entitlement of the Capital Shares ranks behind that of the Zero Dividend Shares and the Income Shares. The initial net asset value of the Capital Shares will be 10p each. *The primary investment objective of M&G High Income is to achieve* an above average and increasing income over the life of the Company. At rates of growth in the net assets of M&G High Income of less than 4.19% per annum, the redemption value of the Capital Shares would be zero. The price performance of the Capital Shares during the life of M&G High Income is *likely to represent* an amplification of the market movement of the underlying investment portfolio of M&G *High Income* and it will therefore be particularly volatile.

'C' Shares and 'I' Shares: The risks identified above for the Zero Dividend Shares, Income Shares and Capital Shares will also apply to the 'C' Shares and the 'I' Shares to the extent that such shares will arise on Conversion of the *'C' Shares and the 'I' Shares.*

In addition, the entitlements of the 'C' Shares and the 'I' Shares to Package Units will be calculated on the Calculation Date when the proceeds of the winding up or earlier reconstruction of M&G Second Dual have been received by M&G High Income. This is not expected to occur until early in 1998. Furthermore the number of Package Units arising on Conversion will depend on *the performance of the underlying M&G Second Dual Shares* and on the actual form of assets and their value received by M&G High Income in respect of the M&G Second Dual Shares acquired under the M&G Second Dual Offers in the initial distribution(s) on the winding up or earlier reconstruction of M&G Second Dual.

Directors of M&G High Income

The Directors of M&G High Income, all of whom are non-executive, are as follows:-

Francis (Fred) Carr, Chairman, (aged 51) chief executive of Carr Sheppards Limited, a member firm of the London Stock Exchange, having been chief executive of W I Carr (Investments) Limited from 1991 to 1993. *He is also chairman of The City of Oxford Investment Trust P.L.C.* and a director of The Smaller Companies Investment Trust P.L.C. Prior to 1991, he was a director of Capel-Cure Myers, stockbrokers.

Vivian Bazalgette, (aged 45) who is managing director of the Manager which he joined in 1996. His previous positions include head of UK Equities and UK Pension Funds at LGT Asset *Management Limited* and managing director of Pension Funds at Gartmore Investment Management Limited.

Alex Murray, (aged 49) who is chairman and proprietor of Silverdart Limited, a publishing company. *In his previous career as a financial journalist he worked for Reuters, Financial Weekly* and the *Sunday Telegraph*, where he was City Editor from 1986-1989. He is a non-executive *director of Melody Radio, a wholly owned subsidiary of Hanson P.L.C.*

David Morgan, (aged 63) who is managing director, deputy chairman and the proposed non-executive chairman of M&G Group P.L.C. He is Chairman of all the other M&G split capital investment trusts (including M&G Second Dual) and of the Manager. He joined M&G in 1972.

Ian Trotter, (aged 58) who was until July 1996, a director of Sun Alliance Group Plc where he *held a number of senior positions including Managing Director of both Sun Alliance Investment* Management Limited and Sun Alliance Worldwide Asset Management. He joined Alliance *Assurance* in 1954 which merged with Sun Insurance in 1959 to form Sun Alliance (now known as Royal & Sun Alliance Insurance Group Plc).

MANAGEMENT

M&G Investment Management Limited, which is a wholly owned subsidiary *of M&G Group* P.L.C., will be the Manager. It will charge an annual fee for its investment management services of 1% (plus VAT) of net assets. The amount of this fee will be abated to avoid any double charging by M&G in respect of *M&G High Income's holding in M&G Second Dual. The Management* Agreement is terminable on one year's notice, such notice not to be given before 17 March 2000. *It is intended that running expenses will initially be attributed one third as to revenue and two* thirds as to capital.

THE OFFER FOR SUBSCRIPTION, THE INTERMEDIARIES OFFER AND THE PLACING

The Offer for Subscription

The Offer for Subscription is open until 3.00 p.m. on 7 March 1997. The Offer for Subscription is open for applications only for Package Units, Income and Growth Units and Zero Dividend Shares and, subject as set out below, is not being underwritten. Zero Dividend Shares, Income Shares and Capital Shares can only be issued in equal numbers. Applications for Income and Growth Units *may have to be scaled back insofar as they exceed the aggregate number of applications* for Zero Dividend Shares together with the Underwriting Commitment. If there is insufficient demand for Income Shares and Capital Shares, applications for Zero Dividend Shares may also have to be scaled back.

The terms and conditions of, and the procedure for, application under the Offer for Subscription *are set out at the end of this document.* Application forms for Income and Growth Units and Package Units are set out at the end of this document. Application forms for Zero Dividend Shares can be requested from M&G by calling 0890 600 670. If you wish to apply for Package Units and/or Income and Growth Units and/or Zero Dividend Shares under the Offer for Subscription, you should carefully read the terms and conditions before completing an application form.

Application forms, accompanied by a cheque or a banker's draft for the appropriate amount, *must be received by M&G Financial Services Limited at M&G House, Victoria* Road, Chelmsford CM1 1FB or delivered by hand only to M&G Financial Services Limited, 7th Floor, *3 Minster* Court, Great Tower Street, London EC3R 7XA, in each case, by no later than 3.00 p.m. on 7 March 1997.

The Intermediaries Offer

Package Units and Income and Growth Units are being made available under the Intermediaries Offer, together with Zero Dividend Shares, Income Shares and Capital Shares. The Intermediaries Offer is not being underwritten and applications may have to be scaled back.

Under *the Intermediaries Offer, Intermediaries will be able to make aggregated applications* on behalf of their clients and/or applications on their own account. Intermediaries will be entitled *to a commission* (payable by M&G) of 3% of the value, at the issue price, of the Units and the Component Shares allotted under the Intermediaries Offer.

Application forms to apply for Component Shares and Units under the Intermediaries Offer are *available from the offices of SBC Warburg, who are also acting as receiving agents in the* Intermediaries Offer. The Intermediaries Offer closes at 3.00 p.m. on 7 March 1997.

The Placing

As part of the issue, SBC Warburg *has agreed to procure subscribers, or failing which itself* to subscribe, for Zero Dividend Shares up to the number of Income and Growth Units applied for in *the Offer for Subscription* (up to a maximum of 100 million Zero Dividend Shares). Furthermore SBC Warburg will use its reasonable endeavours to procure placees for Income Shares and Capital Shares and for further Zero Dividend Shares. Placees will be entitled to a commission (payable by M&G) *of 3% of the value, at the issue price, of the Component Shares allotted under* the Placing. Shares subscribed for in the Placing will not be eligible for transfer into a PEP.

CREST

The Units and Component Shares will be eligible for settlement through CREST. The Units and Component Shares allocated under the Offers and the Placing will be in certificated form.

Dealings

It is expected that the basis of allocation under the Offers will be announced on 11 March 1997. It is expected that allotment of Shares and the allocation of Units will be made and definitive certificates for Shares and Units in certificated form will be posted on 17 March 1997. It is *expected that dealings in the Shares and Units will commence on 17 March 1997.* Dealings in Shares or Units in advance of receipt of definitive certificates shall be at the risk of the person *concerned.*

PERSONAL EQUITY PLANS

Under current legislation, the Shares and the Units will qualify for inclusion in general PEPs. The Company intends to continue to manage its affairs so as to be a Qualifying Investment Trust.

The benefit of PEPs: The attraction of a general PEP is that returns from qualifying shares held within it are free from income and capital gains tax. An investor may only subscribe to one *general PEP in each tax year. The current subscription limit for a general PEP is £6,000 in each* tax year. PEP subscriptions must normally be made in cash but *shares allotted as a result of a* public offer which are transferred *into the PEP within 42 days of the allotment* (including the day of allotment) of the relevant shares will qualify. In the case of a married couple, each spouse is treated separately so that the couple can between them subscribe a maximum of £12,000 for *transfer into general PEPs for each tax year.*

The last date for transfer of Component Shares or Units acquired under the Offers into a general *PEP for the current tax year is 5 April 1997 and for the 1997/98 tax year is 27 April 1997.*

Eligibility for PEPs of Units and Component Shares acquired under the Offers: The timing of the Offers (closing as they do near the end of the 1996/97 tax year) is such as to facilitate the transfer of £6,000 of Units or Component Shares into a general PEP for either or both the 1996/97 or the 1997/98 tax years. Units or Component Shares may be transferred into a gener*al PEP for the 1996/97 tax year up to 5 April, 1997 (inclusive) and for the 1997/98 tax year* between 6 April 1997 and 27 April 1997 (inclusive). To comply with Inland Revenue requirements the documents effecting this transfer must be received by the *PEP Manager* by these dates. PEP managers will also be able to apply for Units in the Offer for Subscription and Units and Component Shares in the Intermediaries Offer on behalf of existing plans.

General: *Applicants intending to transfer Units or Component Shares into a general PEP for* the current tax year should note in particular that share certificates will not be despatched by *M&G High Income until 17 March 1997. Certain PEPs are subject to a seven-day cooling-off* period before the PEP can be opened and shares transferred into it. However, **Applicants should note that all applications for Units and Component Shares are irrevocable and will remain valid irrespective of any cooling off.**

The information in this section is based on the law currently in force and on M&G High Income's understanding of the Inland Revenue's interpretation of it. It is subject to any changes in the law or the Inland Revenue's interpretation of it. Applicants should note that all applications for Units and Component Shares are irrevocable and will remain valid irrespective of any change in the PEP regulations.

TERMS AND CONDITIONS OF APPLICATION UNDER THE OFFER FOR SUBSCRIPTION

By making an application, each Applicant warrants that his Application Form is addressed to M&G High Income and agrees with M&G High Income and SBC Warburg as follows:-

1. *Offer to subscribe*
Each Applicant offers to subscribe for the number of Package Units and/or Income and *Growth Units and/or Zero Dividend Shares specified in the relevant application form* (or any smaller number for which his application is accepted) at 100p per Package Unit, 80p per Income and Growth Unit and/or 20p per Zero Dividend Share, as the case may be, subject to *the Listing Particulars,* these terms and conditions and the Memorandum and Articles of Association of M&G High Income.
2. *Irrevocability of the Application*
Once made an Application may not be revoked before 31 March 1997.
3. *Acceptance of Applications*
Applications may be accepted for a smaller number of or smaller monetary amount of Units or Zero Dividend Shares than are specified in the *Application Form or may be rejected entirely.* In respect of those Units or Zero Dividend Shares for which an *Application has been received and* processed and not refused, acceptance of such Application shall be constituted, at the discretion of M&G High Income, either (1) *by the required notice to the London Stock* Exchange of the basis of allocation (in which case such acceptance shall be on that basis) or (2) any earlier *notification of acceptance* thereof to *M&G Financial Services Limited.* M&G High Income may decide to treat Applications as valid and binding (or to treat any other application *to subscribe* for Units or Zero Dividend Shares as valid and binding) even if not in all respects in accordance with the *prescribed* instructions *for applying for Package Units,* Income and Growth Units or Zero Dividend Shares.
4. *Conditionality*
The contract created by the acceptance of an Application as set out in Condition 3 will be conditional upon the admission of the Component Shares, the Package Units and the Income and Growth Units, issued and to be issued under the *Offer for Subscription,* to the Official List of the London Stock Exchange and such admission becoming effective in accordance with the *Listing Rules,* by no later than 17 March 1997 (or such later date, not being later than 31 March 1997 as M&G High Income, the Manager and SBC Warburg *may agree). If* this Condition is not satisfied, money received by or on behalf of M&G High Income will be dealt with in accordance with Condition 5(d).
5. *Payment*
(a) M&G High Income reserves the right to present for payment all cheques and banker's drafts received pursuant to the Applications on or after 7 March 1997;
(b) Each Applicant warrants that he is not under the age of 18 and that his remittance will be honoured on *first presentation and agrees that, if it is not so honoured,* that Applicant will not be entitled to receive a share certificate for the Units and/or Zero Dividend Shares applied for *or to enjoy or receive any rights or distributions* in respect of such Units and/or Zero Dividend Shares unless and until he makes payment in cleared funds for such Units and/or Zero Dividend Shares and such payment is accepted by M&G High Income (which acceptance shall be in its absolute discretion *and may be on the basis that the Applicant indemnifies it against* all costs, damages, losses, expenses and liabilities arising out of or in connection with the failure of that Applicant's remittance to be honoured on first presentation) and that, at any time prior to unconditional acceptance by M&G High Income *of such late payment in respect* of such Units and/or Zero Dividend Shares, M&G High Income may (without prejudice to any other rights it *may have) avoid the agreement to allot the Component Shares* and may allot them to some other person, in which case the Applicant will not be entitled to any refund or *payment in respect thereof from M&G High Income;*
(c) Any definitive document of title may be retained pending clearance of the relevant remittance;
(d) If any Application is not accepted, or if any contract created *by acceptance does not* become unconditional, or if the Application is scaled down, or if any Application for monetary value is not satisfied exactly, *the application moneys or, as the case may be, the balance of* the amount paid on application will be returned without interest by post (at the risk of the Applicant). *In the meantime,* application moneys will be retained by M&G Financial Services Limited as "Receiving Agent" to the Offer for Subscription, in a separate account for the benefit of M&G High Income. In addition, money may be retained by M&G High Income pending any verification of identity which is or may be required *for the Money Laundering Regulations* 1993 and, if any such verification is not confirmed to the satisfaction of M&G High Income and SBC Warburg, *such application moneys* or the balance thereof will be refunded (without interest) by returning the relevant moneys to the bank or other account on which the *Applicant's* cheque or other remittance was drawn.
6. *Despatch of documents*
Lloyds Bank Registrars may send (a) document(s) of title for the number of Package Units, Income and Growth Units or Zero Dividend Shares *for which Applications are accepted by* post to the address of the Applicant (or, in the case of joint applicants, that of the first-named *Applicant) and is authorised to procure* that the name of the relevant Applicant (together with the name(s) of any joint Applicant(s)) is placed on the register of members of M&G High Income. *All* documents will be sent at the Applicants' risk and may be sent by post. Lloyds Bank Registrars shall be entitled to withhold any such certificates *pending any verification of* identity which is or may be required for the Money Laundering Regulations 1993.
7. *Reliance only on Listing Particulars and Mini-Prospectus*
(a) Having had the opportunity to read the Listing Particulars and the Mini-Prospectus, the *Applicant* shall be deemed to have had notice of all information and representations contained therein.
(b) In making the Application, the Applicant acknowledges that he is not relying on any information or representations other than those contained in *the Listing Particulars and the Mini-*Prospectus and accordingly agrees that no person responsible solely or jointly for the Listing *Particulars and the Mini-Prospectus* or any part thereof will have any liability for any such other information or representation.
8. *Basis of allocation*
The basis of allocation will be *decided by M&G High Income after consultation* with SBC Warburg. The right is reserved, notwithstanding the basis so determined, to reject in whole *and in part and scale down* any application.
9. *Miscellaneous*
(a) *All* Applications, acceptances of Applications and contracts resulting therefrom under the Offer for Subscription shall be governed by and construed in accordance with *English Law* and each Applicant is deemed to submit to the jurisdiction of the English Courts.
(b) Each Applicant authorises M&G Financial Services Limited, Lloyds Bank Registrars and SBC Warburg or any other person authorised by them, as his agent, to do all things necessary to effect registration of any Component Shares subscribed by him into his name and authorises any representatives of M&G Financial Services Limited, Lloyds Bank Registrars or of SBC Warburg to execute any document required therefor.
(c) Applications for Units and Zero Dividend Shares will remain valid even if the Applicant attempts to renounce or transfer them into a PEP which is subsequently voided or not established.
(d) Each Applicant's agreement as described in these Terms and Conditions, to the extent that it relates to matters which could be applicable before any acceptance of such Applicant's *Application, forms part of a collateral contract* which becomes binding on the Applicant when the Application is made. The consideration for such agreement includes the agreement by M&G High Income not to offer any of the Units or the Component Shares prior to 17 March 1997 to any person except in accordance with the Listing Particulars, the M&G Second Dual Offers and the Mini-Prospectus.
(e) Notwithstanding that the Application Form provides (in Note 3) that applications under the Offer for Subscription must be for a whole multiple of one thousand pounds, M&G High Income reserves the right to waive this requirement or to accept Applications for Units or Zero Dividend Shares in other multiples in addition *to round thousands.*
(f) Each Applicant has read and confirms he has complied with Condition 10.
(g) The rights and remedies of SBC Warburg and M&G High Income under these Terms and Conditions are in addition to any rights and remedies which would otherwise be available to either of them, and the exercise or partial exercise of one will not prevent the exercise of others.
(h) If a person signs an Application Form on behalf of another person or corporation, he is *deemed to undertake to enclose their power of attorney or a copy thereof duly certified by a* solicitor where required by the "Notes on how to Complete the Application Form" and to warrant that he has due authority to do so and such other person or corporation will be bound accordingly and will be deemed also to have given the confirmations, warranties and undertakings contained in these Terms and Conditions.
(i) Each Applicant agrees to provide M&G High Income and SBC Warburg with such information as they may require in connection with his application.
10. *Overseas Applications*
(a) No person receiving a copy of the Listing Particulars or the Mini-Prospectus in any territory may treat the same as constituting an invitation or an offer to him, nor should he in any *event use such Application Form unless, in the relevant territory, such an invitation or offer* could lawfully be made to him or such Application Form could lawfully be used without contravention of any registration or other legal requirements. It is the responsibility of any person outside the United Kingdom wishing to make an Application hereunder to satisfy himself as to full observance of the laws of the relevant territory in connection therewith, including obtaining *any requisite governmental or other consents, observing any other formalities* required to be observed in such territory and paying any issue, transfer or other taxes required to be paid in such territory.
(b) The Package Units, Income and Growth Units and the Component Shares have not been, and will not be, registered under the United States Securities Act of 1933, as amended, and subject to certain exceptions, *may not be offered or sold in the United States. In addition,* M&G High Income has not been, and will not be, registered under the United States Investment *Company Act of 1940, as amended.*
11. *Dates and Times*
The dates and times set out herein may be altered by M&G High Income and SBC Warburg so as to be consistent with the Offer for Subscription, Intermediaries Offer, Placing and Underwriting Agreement (as the same may be varied from time to time).
12. *Verification of Applicant*
If the value of the shares allotted to an Applicant exceeds £10,000, the verification of identity requirements of the Money Laundering Regulations 1993 will apply and verification of the identity of the allottee(s) will be required. A failure to provide the necessary evidence of identity may result in the rejection of your allotment or in delays in the despatch of a share *certificate. In order to avoid this, you should ideally make payment by means of a cheque* drawn by the person named in Box 1. If this is not practicable and you use a cheque drawn by a third party, *building society cheque or banker's draft, you should:*
(a) write the name and address of the person named in Box 1 on the back of the cheque, building society cheque or banker's draft and record the date of birth of that person in Box 1;
(b) if a building society cheque or banker's draft is used, ask the building society or bank to endorse on the cheque the name and account number of the person whose building society *or bank account is being debited;*
(c) if you are making the application as agent for one or more persons, indicate in Box 1 whether you are a UK or EC regulated person or institution (e.g. a bank or broker) and specify your status. *If you are not a UK or EC regulated person or institution,* you should contact Clive Shelton, M&G Financial Services Limited (Tel: 01245 266266) and seek guidance.
If you deliver your Application Form(s) by hand, you should ensure that you have with you evidence of identity bearing your photograph (e.g. your Passport).

APPLICATION FORM (For Income and Growth Units and Package Units only.)

Application forms for Zero Dividend Shares can be requested from M&G by calling 0890 600 670.

1 Personal Details

Title. Mr/Mrs/Miss/Ms/Other:
Full Forenames:
Surname
Address
Postcode: LCA1
Telephone No. (inc. STD code) (See note 1 below) Daytime:
Evening (optional):

M&G HIGH INCOME INVESTMENT TRUST P.L.C.

You should consult your Independent Financial Adviser, if you have one, before investing.

PLEASE SEND YOUR COMPLETED FORM AND CHEQUE TO:

The Group
PO Box 111
Chelmsford CM1 1FD
TO BE RECEIVED NO LATER THAN 3.00 P.M. FRIDAY 7TH MARCH 1997.

For joint applications please also complete section 2.

2 ONLY complete this section if you wish to make a joint application (see note 2 below).

Second joint investor	Third joint investor	Fourth joint investor
Title Mr/Mrs/Miss/Ms/Other:	Title: Mr/Mrs/Miss/Ms/Other:	Title: Mr/Mrs/Miss/Ms/Other:
Full Forenames:	Full Forenames:	Full Forenames:
Surname	Surname:	Surname:
Address:	Address:	Address:
Postcode:	Postcode:	Postcode:

3 ***Investment Details – Please indicate below the amount you wish to invest. The minimum amount you can invest is £1,000. There is no maximum. Applications must be for a whole multiple of one thousand pounds (see note 3).***

Unit type	Price of Units – during initial offer period	Lump sum investment
Package Units (Est. Yield 5.3%)	100p	£ .00 See note 3
Income and Growth Units (Est. Yield 6.6%)	80p	£ .00 See note 3
	Total	£ .00

I/We irrevocably offer to subscribe for such number of Units of M&G High Income Investment Trust P.L.C. that relates to the sum of money entered below on the Terms and Conditions of Application set out in the Listing Particulars dated 17th January, 1997.

I/We enclose a cheque or banker's draft made payable to 'Lloyds Bank Plc A/C M&G Offer,' crossed 'A/C payee only'.

4 Declaration

I/We hereby apply to make the above investment as specified above.

Signature. Date:

Signature: (Second joint investor)
Signature: (Third joint investor)
Signature: (Fourth joint investor)

Notes to help you complete your application form

Note 1. Please give your daytime telephone number so that if a query arises in relation to your application form we can attempt to contact you at once and speed up the processing of your form. No salesman will call. As part of our customer service, we will contact a random sample of investors in the evening to ensure that they are happy with our standards of administration. If you are happy to take part in this research, please give your evening telephone number.

Where this business has been introduced via an intermediary, M&G will contact this intermediary in respect of any queries.

Note 2. You may apply jointly with up to three other people. Details should be completed for all joint applicants. Documents of title, return cheques and certificates will be sent to the first named applicant on the basis of registration details. A joint application cannot be renounced or transferred into a PEP.

Note 3. Subject to paragraph 8 of the Terms and Conditions of Application, applications must be for a whole multiple of one thousand pounds, i.e. £1,000, £2,000, £3,000 etc.

M&G

OFFER CLOSES 3.00 P.M. 7TH MARCH

NEW

A NEW CHOICE OF PEP INVESTMENTS FROM MARKS & SPENCER

For full details of our range of new PEP's including application forms and terms and conditions, simply

Call free on

0800 363 451

8am to 8pm weekdays.
9am to 5pm weekends.
quoting TTC01
Internet address: http://www.marks-and-spencer.co.uk

Please remember the value of units and the income from them can go down as well as up.

Past performance is no guarantee of future performance.

*You can invest up to £6,000 in each tax year in a General PEP. Any increase in the value of your investment is tax-free. Any tax paid on income is then claimed back from the Inland Revenue and any gain you make when selling your Plan is also tax-free. The tax treatment of PEPs may be changed by future legislation. The value of any tax benefits will depend upon your individual financial circumstances.

◆ Estimated income as at 28th January 1997. Source: J.P. Morgan Investment Management Inc/Barclays Global Investors Limited.

■ As charges are taken from capital this may limit the potential for capital growth and there could be periods of time where the annual management charges deducted will be greater than the capital growth of the Fund. The Fund aims to preserve your capital as much as possible, and one of the features is a refund from Marks & Spencer Financial Services Ltd of up to 6.25% of your original investment, valued on 4th April 1997, if it is worth less on its fifth anniversary. This will help offset the effect of our annual management charges on your capital.

▲ The guarantee is provided by Marks & Spencer Financial Services Ltd, and does not form part of the General PEP. The guarantee is applied on 4th April 2002. Your original investment is guaranteed unless you have made a complete withdrawal of your investment. If you make a partial withdrawal from your investment before 4th April 2002 the amount of your original investment guaranteed will be reduced.

†The performance of the FT-SE® 100 Index over five years to 27 December 1996 is calculated on an offer to bid basis including all dividend income net of tax. Tessa performance is based on the average of all Tessas available for the whole period. Source: HSW.

MARKS & SPENCER
FINANCIAL SERVICES

Marks and Spencer Unit Trust Management Limited. Regulated by IMRO and the Personal Investment Authority
Registered Office: Michael House, Baker Street, London, W1A 1DN
Registered in England 2253009 A subsidiary of Marks and Spencer plc.

Marks and Spencer Unit Trust Management Ltd. is a part of Marks & Spencer Financial Services Marketing Group which uses the business name Marks & Spencer Financial Services.

THE NEW MARKS & SPENCER HIGH INCOME PEP

Designed for those people who are looking for a regular tax-free* income from their investment

- Estimated income 7% tax-free* per year paid quarterly into your bank or building society account◆
- Invest from as little as £1,000
- Access to your investment at all times
- Special discounts for Marks & Spencer account holders and Marks & Spencer Unit Trust investors
- There is no exit charge to pay
- Potential refund to offset the effect of annual management charges, subject to Fund performance ■
- Offer closes 4th April 1997

THE MARKS & SPENCER GUARANTEED CAPITAL INVESTMENT PLAN ISSUE 3

Designed for those people who would like their savings to benefit from the growth potential of the stock market but would like the reassurance of a 5th anniversary guarantee

- Your original investment is guaranteed on the 5th anniversary▲
- You have tax-free* growth potential via the Marks & Spencer UK 100 Companies Fund which tracks the FT-SE® 100 Index
- The FT-SE® 100 Index has grown by 95% in the last 5 years compared with average Tessa growth of 43%†
- You can invest any amount from £3,000 to £6,000 per person
- Access to your investment at all times
- There is no initial charge and no exit charge to pay
- Security for your family should you die
- Offer closes 27th March 1997

WEEKEND MONEY LETTERS

Well worth the wait

From Mr C.R. Hawkswell

Sir, I wish to thank you and your correspondent Sara McConnell regarding an article in Weekend Money on July 13, 1996, as a result of which I have been able to achieve a pension for my wife. It has been of considerable benefit to us.

Thank you again.

Yours faithfully,
C. R. HAWKSWELL.
"Kells",
Possingworth Park,
Cross-in-hand,
East Sussex.

It is up to you to claim entitlements at the right time, says **Sara McConnell**

The wives who lose out

PENSIONS
PENSIONS
PENSIONS
POSTBAG

State pensions have become so complex over the years that many people fail to claim what is rightfully theirs on retirement because they do not … for this amount for the previous three years until I received my pension in June 1995.

"A very sympathetic and helpful gentleman from the …

How Weekend Money highlighted the need to claim pensions for younger spouses

Double whammy of terminal bonuses

From Mr R.G. Smail

Sir, While I agree with Peter Jackson ("Time to stop the terminal decline of bonuses", Weekend Money Letters, February 8) in deploring the downward trend of terminal bonuses, in my opinion his figures are less than clear. For example, was the terminal bonus figure of 32.9 per cent he cited in 1996 in respect of an 18-year endowment or a 14-year one, to make the best comparison with the quotation of 47.6 per cent on a 14-year one he received in 1992?

To quote "Let the buyer beware" seems appropriate here. Beware the grandiose claims made at the time of sale and be sceptical of the returns quoted. Mr Jackson, seeking certainty in his returns, should perhaps have invested an initial lump sum in gilts, and any subsequent annual amounts in the same period.

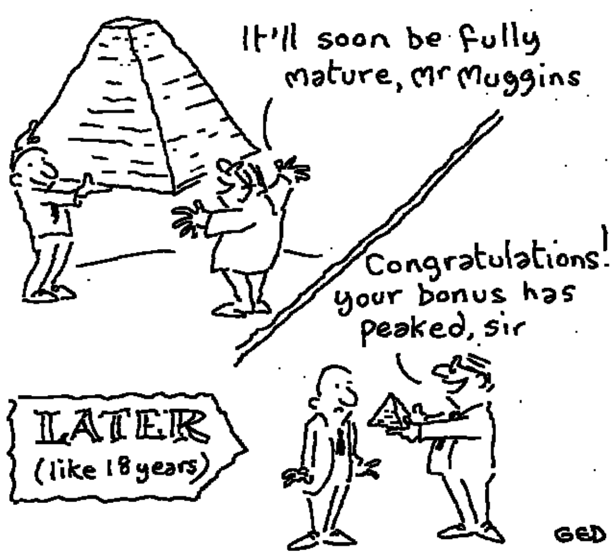
I was captivated by the two or three-figure returns "promised" by the endowment providers, and by the ever upward-pointing graphs. But 14 years on, I fear the final amount received will not even cover my mortgage. My own endowment provider could not carry on its business independently and was rescued by a large insurer, with the result that a tiny "bonus" is to be paid over three years with no way that I can check that the normal annual bonus is not eroded to pay this bonus.

The financial establishment which has presided over Barings, Barlow Clowes, BCCI, Blue Arrow, Morgan Grenfell, home income plans and all the rest of them seems to me to be very far from the sort of sophistication in its products that consumers need, especially as the private sector now looks like taking a far greater share of, say, retirement provision. Or are we all facing payouts and pensions that can go down rather than up and even payments of much less than what was put in?

I hear of golden hellos, golden parachutes, lucrative option deals, multi-year contracts of employment for directors and huge pension and compensation payments to ousted directors, not to mention staff bonuses (for investment bankers) in the six or seven-figure range which we consumers can but dream of. Fund managers grace our television screens as they come and go from one lucrative appointment to the next, trailing grateful and respectful investment banks in their wake. I see companies merging, demerging, being target or predator in takeovers, the latest adherents of this regime being our erstwhile building societies, with huge amounts being spent in City fees, administration, printing and postage and finally no doubt being sold overseas. For what?

As a consumer I feel I have contributed more than enough to the financial services industry as a whole but even so I still have to contribute ever more to their crock of gold with the steady reduction of annual and terminal bonuses.

Yours faithfully,
R. G. SMAIL,
13 Heybridge Avenue, SW16.


It'll soon be fully mature, Mr Muggins
Congratulations! your bonus has peaked, sir
LATER
(like 18 years)
GED

241%
GROWTH OVER 5 YEARS* WITH OUR UK EMERGING COMPANIES PEP

Contact your independent Financial Adviser, or Freecall 0800 33 66 00.

Important notes: Past performance is not necessarily a guide to future performance. The value of investments and the income from them can go down as well as up and the investor may not get back the amount originally invested. The securities in which this Trust invests are generally less liquid and accordingly a degree of risk is associated with the valuation and disposal of these securities. Small companies are usually less well established and carry a higher degree of risk than larger companies. PEPs and their tax treatment are liable to statutory change. The value of any tax relief depends upon the individual's circumstances and may be subject to change. *Source: HSW, offer to bid, 31/01/92 to 31/01/97 gross income reinvested. Hill Samuel Unit Trust Managers Limited is regulated by the Personal Investment Authority and IMRO and is a member of AUTIF. NLA Tower, 12-16 Addiscombe Road, Croydon CR9 2DR. Telephone 0800 33 66 00. Facsimile 0181-649 9320. Website http://www.hillsamuel.co.uk

HILL SAMUEL ASSET MANAGEMENT
forward thinking

GT Global

1% DISCOUNT

The GT Income Fund PEP.
Extraordinary Performance.
Exceptional Value.

If you are looking for great value for money from a PEP, the GT Income Fund is hard to beat. The highlights include:

- Top ten performance over 1, 2, 3, 4, 5, 6, 7, 8, 9 and 10 years and since launch.*
- 1% discount on new investments, 2% on PEP transfers.
- No PEP management charge.
- An option to enjoy tax-free income and capital growth.

The GT Income Fund is managed by GT Global. Established over 25 years ago, GT Global is a worldwide group managing over £10bn on behalf of over 1 million customers. For more information contact your IFA, call GT Global on 0800 212 274 or return the coupon.

Returns on £1000 invested over*

	1 yr	3 yrs	5 yrs	10 yrs
GT Income Fund	£1145	£1302	£2513	£3657
Average Income Fund	[illegible]	[illegible]	[illegible]	[illegible]
Ranking	5/89	5/80	2/77	3/61

CALL 0800 212 274

*Source: Micropal, offer-to-bid, net income reinvested UK Equity Income Sector. All figures to 3.2.97. 1% discount only applies to lump sum PEP investments until 1.5.97. Past performance is no guide to the future. The price of units and the income from them may go down as well as up and you may not get back the amount originally invested. PEP legislation can change at any time and the value of tax concessions will depend on individual circumstances. The GT PEP is managed by GT Global Investment Funds Ltd, regulated by IMRO and the Personal Investment Authority. The GT Income Fund was launched in September 1973 and is managed by GT Global Fund Management Ltd (part of the LGT Group) which is regulated by IMRO and is a member of AUTIF. Issued by GT Global Investment Funds Ltd.

LGT GT Global
A Member of Liechtenstein Global Trust

To: Client Services Dept, GT Global, Alban Gate, 125 London Wall, London EC2Y 5AS

Name __________

Address __________

TM1/3/97 Postcode __________

8% NET PA PAYABLE MONTHLY UNTIL NOVEMBER 2001

BRIGHTEN YOUR HORIZONS WITH GOLD CHIP

PMW *Partridge Muir & Warren*

Now you can guarantee yourself monthly payments until the year 2001 with The Gold Chip® Constant High Income Plan from Partridge Muir & Warren.

In association with NORWICH UNION

This brilliantly simple plan uses an annuity from Norwich Union to pay a very healthy monthly payment of 8.0% p.a. net* of income tax for lower and basic rate taxpayers. Higher rate taxpayers will have to pay further income tax which will reduce their annual return. These annuity payments are part interest and part capital.

Meanwhile shares in Investment Trusts, selected by PMW, aim not only to return your capital but offer the prospect of increasing it to produce a surplus, however the value of stock market investments can go down as well as up and you may not get back the full amount invested.

*The return quoted is correct at the time of going to press and assumes a full return of capital. Levels and bases of tax could change.

Post the coupon or telephone
Partridge Muir & Warren
on Freephone 0800 132 549

Please send me full details of the Gold Chip® Constant High Income Plan. TT/VF

Full name: ....

Address: ....

.... Postcode: ....

Daytime tel no: .... Date of birth: .... I pay lower/basic/higher rate tax

To: Partridge Muir & Warren Ltd, Tolworth Tower North, Ewell Road, Tolworth, Surrey, KT6 7EL.
Regulated by The Securities and Investments Board.

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An Equitable pension means you can vary contributions – without penalty.

You know exactly what your circumstances are today, and can choose a pension plan to suit them perfectly.

But what about tomorrow? Or next year? Or ten years from now?

What you need is a pension plan which is flexible enough to cope with any changes in your lifestyle – without making you pay a penalty.

That is why you should consider an Equitable personal pension plan. We don't pay commission to third parties for the introduction of new business, and our expenses are kept enviably low. So, you don't have to commit yourself to paying identical contributions each year; they can be increased or reduced to suit you – without penalty.

And if you want to retire earlier than planned, your benefits will be exactly the same as if you'd chosen that date in the first place.

What's more, you have the reassurance of knowing that your pension fund is in the hands of one of the finest investment teams in the U.K.

So, if you'd like further information, by post and by telephone, on a personal pension plan that lives up to its name, call (0990) 38 48 58 or return the coupon below.

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To: The Equitable Life FREEPOST, Walton Street AYLESBURY, Bucks HP21 7BR
I would welcome details on The Equitable's pension plans. I am self employed ☐ TMPT7C
I am an employee not in a company pension scheme ☐
NAME (Mr Mrs Miss) __________
ADDRESS __________
Tel: (Office) __________
Tel: (Home) __________
Date of Birth __________
Postcode __________
We guarantee that no company outside The Equitable and its subsidiaries will receive these details. If, however, you would prefer to receive no further information from us please tick this box ☐
Founded 1762

The Equitable Life
You profit from our principles

هكذا من الاعلى

[illegible]

THE TIMES MONEY INFORMATION SERVICE

Take the time to weigh-up warrants

The benefits and potential risks of investment trust warrants are discussed in the Association of Investment Trusts' latest factsheet. The guide explains how warrants work, plus what potential purchasers should look for. The factsheet emphasises that warrants are volatile and therefore highly speculative. Call 0171-431 5222.

■ ALL higher-rate taxpayers should have some venture capital trusts as part of their portfolio because of their tax efficiency, according to a new guide published by The David Aaron Parnterhsip. The guide includes risk ratings of the 14 venture capital trusts currently on offer and gives "star ratings" for recommended trusts. For a copy of the guide, write to: The David Aaron Partnership, Shelton House, High Street, Woburn Sands, Milton Keynes, MK17 8SD. Enclose a cheque for £2. Offer closes March 15.

■ A GUIDE to personal equity plans has been updated to include the tax proposals set out in last year's Budget. The 38-page guide includes a brief history of Peps, explains how a Pep works and looks at Pep investment strategies. It also looks at managed, self-select, single company and corporate Peps. For a free copy of the Investor's Portfolio *Introduction to Peps*, sponsored by Prudential, call 0800 252500l.

■ BIRMINGHAM Midshires Building Society is offering a council tax valuation service. The service, which costs £70.50, offers homeowners the chance to check that the banding charge for their property is correct. The society will also assist in the handling of appeals for an additional £47 per hour. Call 01902 325172.

■ A JARGON-FREE booklet about Peps has been produced by the Homeowners Friendly Society. *The Plain English Guide to Peps* explains how to choose a Pep and how to change your Pep plan manager. For a free copy, call 0800 210286.

■ PENDRAGON Publishing has produced a comprehensive guide to the pensions industry. *People in Pensions*, priced at £75, includes the details of more than 750 executives in the pensions sector. Call 0800 289520.

LIZANNE ROSE

SAVERS' BEST BUYS

INSTANT ACCESS ACCOUNTS	Account	Notice of term	Deposit	Rate	Interest paid
Sainsbury's Bank 0500 405060	Instant Acc	Instant	£1	5.75	Yly
Northern Rock BS 0500 505000	Select Inst	Postal	£5,000	6.35	Yly
Bristol & West BS 0800 901109	Instnt Postal	Postal	£10,000	6.40	Yly
Stroud & Swindon BS 0800 618161	Direct Inst	Postal	£50,000	6.60	Yly

NOTICE ACCOUNTS & BONDS	Account	Notice of term	Deposit	Rate	Interest paid
Chelsea BS 0800 132351	POST-tel 20	20 day p	£5,000	6.05	Yly
First National BS 0800 558844	30 Day Notice	30 day p	£10,000	6.30	Yly
Northern Rock BS 0500 505000	Select 60	60 day p	£10,000	6.50	Yly
Birmingham Midshires 0500 070707	First Class 90	90 day p	£10,000	6.55	Yly

FIRST TESSAS (TAX FREE)	Account	Notice of term	Deposit	Rate	Interest paid
Sun Banking Corp 01438 744505	Fixed+feeder a/c	5 year	£8,575	7.50	F/Yly
Investec Bank (UK) 0171 626 0879	Prem+feeder a/c	5 year	£9,000	7.20	Yly
Holmesdale BS 01737 245716		5 year	£2,500	7.00	Yly
West Bromwich BS 0990 143668		5 year	£3,000	7.00	Yly

CREDIT CARDS BEST BUYS

CREDIT CARDS	Card type	Interest per month	APR%	Fee per annum
Co-operative Bank 0800 109000	Advantage Visa	0.64%NC	7.90%N	Nil
RBS Advanta 0800 077770	Visa	0.79%N	9.90%N	Nil
Capital One Bank 0800 669000	Visa	0.797%N	9.90%N	Nil

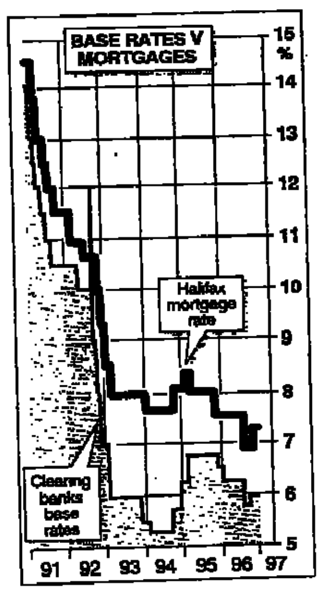
PERSONAL LOANS BEST BUYS

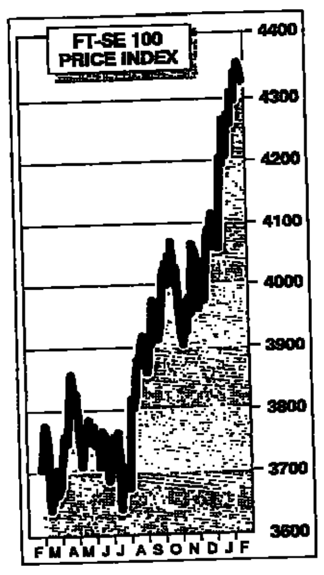
PERSONAL LOANS	APR	Monthly payment on £3,000 for 3yrs with insurance	no insurance
Northern Rock BS 0345 421421	12.90%H	£112.66	£102.59
Lombard Direct 0800 215000	13.90%A	£120.02	£101.20
RBS Direct 0800 121125	14.00%	£114.78	£101.45

Nb. A = APR dependent on credit rating, C = no interest free period, F = Fixed Rate (all other rates variable), H = Higher rate applies if insurance not arranged, N = Introductory rate for a limited period, P = By Post only

* RATES SHOWN ARE GROSS AND SUBJECT TO CHANGE WITHOUT NOTICE
PLEASE CHECK RATES BEFORE INVESTING

Source: MoneyFacts, the Monthly Guide to Investment & Mortgage Rates (01692 500 677)





NATIONAL SAVINGS

	Gross rate	At tax rates 20%	40%	Min/maximum investmnt £	Notice	Contact
Ordinary A/c¹	1.50	1.20	0.90	10-10,000**		0645 645000
Investment A/c*₃	4.75	3.80	2.85	20-500**⁷	1mth	0645 645000
Income Bond* ₆	6.00	4.80	3.60	2,000-25,000**	3mth	0645 645000
First Opt Bond₄	6.00	4.80	3.60	1,000-20,000**		0645 645000
43rd Issue Cert†₂₅	5.35			100-10,000	8day	0645 645000
Children's Bond†	6.75			25-1,000	1mth	0645 645000
Gen Ext Rate	3.51					0645 645000
Capital Bonds ₆	6.65	5.32	3.99	100-250,000	8day	0645 645000
9th Index Linked†₃	2.50			100-10,000	8day	0645 645000
Pensnrs Bond S3 ₆	7.00	5.60	4.20	500-50,000₅	60day	0645 645000

*¹ first £70 (£140 jt) of int tax free. inst accs for up to £100 ² Additional hldgs up to £20,000 for reinvested proceeds †Tax free *Rates gross and vble ₃Guaranteed when held for 5 years ⁴0.2% net bonus for £20,000+ ⁵£100,000 jt in addition to S1 and S2 holdings ⁶Taxable but cred in full ⁷£500-100,000 earn higher rates. **Tiered rates apply*

PENSION ANNUITIES

All figures are the gross annual annuity (£100,000 purchase), guaranteed 5 years, paid monthly in advance

SINGLE LIFE (level ann)	Male: Age 60	Age 65	Age 70
Sun Life ....Level	£ 9,636	£10,747	£12,249
Canada Lf ....Level	£ 9,647	£10,728	£12,203
Royal Sun All ....Level	£ 9,429	£10,573	£12,122
Sun Lf of Can.......Level	£ 9,508	£10,557	£11,987
NPI ....Level	£ 9,526	£10,557	£11,941

SINGLE LIFE	Female: Age 60	Age 65	Age 70
Canada Life ....Level	£8,948	£ 9,757	£10,943
Sun Life ....Level	£8,825	£ 9,620	£10,779
Norwich Union .....Level	£8,838	£ 9,598	£10,708
Prudential ....Level	£8,834	£ 9,594	£10,701
NPI ....Level	£8,809	£ 9,567	£10,648

JOINT LIFE, 2/3 WIDOWS (level annuity)	Male: Age 60 Female: Age 55	Age 65 Age 60	Age 70 Age 65
Canada Life ....Level	£8,520	£9,140	£10,020
Sun Life ....Level	£8,438	£9,064	£ 9,946
Stalwart * ....Level	£8,318	£9,011	£ 9,794
Prudential ....Level	£8,395	£8,990	£ 9,825
Norwich Union .....Level	£8,398	£8,968	£ 9,778

* Maximum purchase £100,000. Higher rates for smokers.
Source: Annuity Direct (0171 588 9393)

Statistics compiled by Lizanne Rose

GUARANTEED INCOME BONDS

ANNUAL INCOME

Rates as at February 28, 1997

	Investment (£)	Company	Standard Rate (%)
1 Year	3,000	Pinnacle	4.50
	5,000	GE Financial Assur	5.30
	10,000	Hambro Assured	5.50
	20,000	Hambro Assured	5.70
2 Years	1,000	Hambro Assured	4.60
	3,000	ITT Lon & Edin	5.80
	20,000	GE Financial Assur	5.90
	50,000	GE Financial Assur	5.95
3 Years	1,000	Hambro Assured	5.05
	3,000	ITT Lon & Edin	6.05
4 Years	1,000	Hambro Assured	5.50
	3,000	ITT Lon & Edin	6.35
5 Years	1,000	Hambro Assured	5.60
	3,000	ITT Lon & Edin	6.50

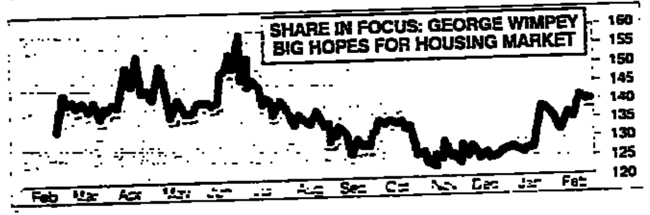
Source: Chamberlain de Broë 0171-434 4222. Net rates. Income and capital guaranteed. Early surrender. Terms vary. Monthly income may be available.

PIBS

FIXED RATE	Gross coupon	Buying price	% Gross yield	Issue price	Minimum purchase amount
Birmingham Midshires	9.375%	109.00	8.584	100.17	1,000
Bradford & Bingley	11.625%	133.39	8.715	100.13	10,000
Bradford & Bingley	13.000%	149.08	8.720	100.20	10,000
Bristol & West	13.375%	154.23	8.672	100.34	1,000
Britannia	13.000%	149.08	8.720	100.42	1,000
Coventry	12.125%	140.26	8.607	100.75	1,000
First National	11.750%	131.53	8.933	100.25	10,000
Halifax	8.750%	104.61	8.364	100.62	50,000
Halifax	12.000%	139.48	8.240	100.28	50,000
Halifax	13.625%	161.15	8.455	100.00	50,000
Leeds & Holbeck	13.375%	155.47	8.603	100.23	1,000
Newcastle	10.750%	126.08	8.502	100.32	1,000
Newcastle	12.625%	147.01	8.588	100.45	1,000
Northern Rock	12.625%	148.16	8.521	100.14	1,000
Skipton	12.875%	149.69	8.601	100.48	1,000

FLOATING RATE	Gross coupon	Buying price	Issue price	Minimum purchase
Cheshire (28/09-27/03)	8.41563%	110.50	100.00	1,000
First Nat(20/09-20/03)	8.48750%	100.50	100.00	1,000

PIBS = Permanent interest-bearing shares
Source: ABN AMRO Hoare Govett — 0171 601 0101



LARGER LENDERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Alliance & Leic 0800 412214	4.25	to £250k	90	3% disc-1.3.98+ 3% cashback
Woolwich 0181 298 5831	4.29	£20-200k	50	3% disc-12 mths + 3% cashback
Nationwide 0800 302010	3.09	to £500k	75	3.90% discount for 1 year
Banks				
Bank of Ireland 01189 510100	0.99	£20-145k	95	6.50% disc 6 mth 3% disc 6 months
Midland 0800 494999	3.99	£100k+	80	3% discount for 12 months

LARGER LOANS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Scarborough 0800 590547	0.25	£30-100k	95	6.99% dsc-6 mth 2%-6mth,0.5%-1y
Nottingham Imper. 01159 817220	0.75	£25-150k	75	Fixed to 31.1.98
Hinckley & Rugby 0800 774499	1.25	£1-150k	80	6% discount for 12 months
Banks				
Bank of Ireland 01189 510100	0.99	£20-145k	95	6.50% dsc-6 mth 3% dsc-6 mth
Midland Bank 0800 494999	4.15	£50-100k	95	3% discount for 1 year

FIRST-TIME BUYERS

Lender	Interest rate %	Loan size	Max %	Notes
Building Societies				
Bristol & West 0800 119955	3.50	£15k+	95	3.75% discount for 12 months
Newbury 01635 43676	3.99	£15-150k	95	3% discount for 12 months
Lambeth 0171 928 1331	3.99	£15-150k	95	3.25% disc for 12 months
Banks				
Bnk of Ireland 01189 510100	0.99	£20-145k	95	6.50% disc 6 mths 3% disc 6 mths
TSB Bank 0500 758000	3.51	£15k+	95	3.74% discount for 1 year

Larger lenders, loans and first-time buyers tables by Blay's Guides Ltd (01753 880482)

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UNIT-LINKED INSURANCE INVESTMENTS

AEGON LIFE ASSURANCE
Edinburgh Park, Edinburgh EH12 9SE
0131 339 9191

	Bid	Offer	Wkly +/-	Yld %
[illegible]	542.90	574.60	- 2.00	
UK Equity	729.40	771.90	- 1.50	
Property	[illegible]	452.20	+ 0.40	...
Fixed Interest	370.10	391.70	- 5.50	...
Money	271.90	287.80	+ 0.20	...
International	424.10	453.10	- 4.40	...

ABBEY LIFE
Holdenhurst Road, Bournemouth BH8 8AL
01202 292373

	Bid	Offer	Wkly +/-	Yld %
[illegible] S4	201	211.60	- 0.90	...
[illegible] S4	175.20	192.40	+ 0.40	
International S4	[illegible]	234.40	- 2.40	
Protected Gilt S4	[illegible]	[illegible]	+ 0.10	...
Asian Pacific	219.90	230.00	- 1.80	...
European S4	227.30	239.30	- 0.80	...
Prop Fd Ser 4	[illegible]	426.00	+ 1.20	...
Equity Ser 4	[illegible]	520.70	- 1.40	...
Man Ser 4	529.40	551.40	- 6.60	...
Conv Ser 4	[illegible]	[illegible]	+ 0.30	...
Money Ser 4	[illegible]	[illegible]	+ 0.30	...
Fixed Int Ser 4	401.00	430.60	- 0.30	...
American Ser 4	707.60	744.90	- 10.10	...
High Inc Ser 4	868.10	913.80	+ 0.30	...
Indexed Int Ser 4	236.10	248.60	- 0.60	...
Japan Ser 4	282.50	297.40	- 3.70	...

ALBANY LIFE
3 Darkes Lane, Potters Bar EN6 1AJ
01707 42311

	Bid	Offer	Wkly +/-	Yld %
Equity Fd Acc	2052.80	2160.80	- 8.40	...
European Fd Acc	507.30	529.70	+ 1.50	
Fixed Int Acc	586.80	617.60	- 0.40	
Gtd Money Acc	363.50	382.60	+ 0.30	...
Int Managed Acc	754.40	794.10	- 0.90	
Int Fxd Int Acc	374.00	394.50	- 1.20	
Japan Fund	222.70	232.50	- 2.90	
N American Acc	448.80	472.40	- 8.00	
Prop Fd Acc	482.60	508.00	+ 0.10	..
Multiple Inv Acc	1276.50	1343.70	- 4.90	...

ALLIED DUNBAR ASSURANCE
Swindon SN1 1EL
01793 514514

	Bid	Offer	Wkly +/-	Yld %
[illegible]	407.90	429.40	+ 0.30	...
[illegible]	1796.00	1891.50	- 2.30	...
Property Acc	670.50	705.80	+ 3.80	...
[illegible]	330.90	348.30	+ 1.30	...
Far East Acc	634.20	668.20	+ 0.80	..
Managed Capital	1404.70	1478.60	- 0.30	...
[illegible]	1253.10	1319.10	- 2.90	...
[illegible]	575.00	605.30	+ 1.40	...
[illegible]	1192.40	1255.20	- 20.30	..
[illegible]	494.50	524.00	- 6.70	..
[illegible]	119.40	125.70	- 0.80	..
[illegible] Funds	25.60	27.00	- 0.60	

AXA EQUITY & LAW LIFE ASSURANCE
Amersham Road, High Wycombe, Bucks
01494 463463

	Bid	Offer	Wkly +/-	Yld %
[illegible]	181.60	191.40	- 0.20	...
[illegible]	589.70	636.50	- 1.70	
[illegible]	203.40	214.10	- 0.90	
[illegible]	[illegible]	111.90	...	6.53
[illegible]	[illegible]	[illegible]	+ 1.30	..
[illegible]	[illegible]	614.18	+ 4.00	..
[illegible]	[illegible]	635.10	- 11.80	
[illegible]	[illegible]	590.00	- 8.60	...
[illegible]	417.40	539.30	- 3.00	...
[illegible]	[illegible]	721.80	- 8.00	..
[illegible]	[illegible]	640.00	+ 0.60	...
[illegible]	[illegible]	531.80	- 2.50	
[illegible]	206.10	217.10	- 3.70	
[illegible]	324.70	341.70	..	

BARCLAYS LIFE
252 Romford Road, London E7 9JB
0181 534 5544

[illegible]

BLACK HORSE LIFE
Mountbatten House, Chatham, Kent ME4 4JF
01634 834000

[illegible]

BRITANNIA
50 Bothwell St, Glasgow G2 6HR
0141 248 2000

[illegible]

	Bid	Offer	Wkly +/-	Yld %
UK Opportunity	270.10	285.90	+ 2.40	...
Euro Opportunity	288.50	305.60	+ 1.30	...
North Amer Opp	254.70	272.50	- 2.20	...
Far East Opp	210.70	222.90	- 0.90	...
Gwth Prop Ser 1	176.80	186.20	...	..
Gth Prop Ser 2	211.80	224.10		
Fixed Int	237.20	250.90	+ 0.30	...
Cash	172.40	182.30	+ 0.20	6.49
Overseas	283.50	300.30	- 3.30	..
Formerly LAS				
Managed Fund	438.70	461.80	+ 2.30	...
UK Equity	817.10	860.20	+ 7.10	...
Property	292.40	307.80	+ 0.10	...
Money Market	273.10	287.50	+ 0.20	...
Fixed Interest	344.50	362.70	+ 2.40	...
Japan	294.10	309.60	- 1.20	...
North America	227.50	239.50	- 2.00	...
International	436.10	461.20	- 5.10	..
European	369.60	388.90	- 1.30	..
Far East	156.00	164.30	- 0.60	...

CANADA LIFE
24 High Street, Potters Bar, Herts EN6 5BA
01707 51122

	Bid	Offer	Wkly +/-	Yld %
Equity Growth ‡	282.50		- 1.10	..
Managed	411.60	433.30	- 2.30	.
Property	269.30	277.40	+ 0.10	...
Gilt & Fxd Int	279.80	294.60	- 0.70	...
Equity	497.50	523.70	+ 0.20	...
Cash	232.60	244.90	+ 0.20	...
CLife Euro Mgd	477.10	502.30	- 0.50	...
CLife Intl Fd	392.20	412.90	- 3.60	...
Managed Fund	878.80	925.00	- 2.20	..
Property Fund	563.90	593.60	+ 0.60	..
Equity Fund	1337.40	[illegible]	- 1.70	...
Gilt Edged Fd	721.80	759.80	+ 1.30	...
Deposit Fund	361.20	380.20	+ 0.20	..
Investment Fd	535.90	563.80	- 0.40	...
International	634.20	667.10	- 5.80	

CITY OF WESTMINSTER ASSURANCE
Scotty House, 500 Avebury Blvd, Milton Keynes MK9 2NU. 01908 606101

	Bid	Offer	Wkly +/-	Yld %
Property Fund	172.90	182.00		
Managed Fund	792.00	833.70	- 3.40	..
Equity Fund	474.30	499.30	- 2.90	..

CLERICAL MEDICAL/FIDELITY INVESTMENTS
Narrow Plain, Bristol BS2 0JH. 0117 9290566

	Bid	Offer	Wkly +/-	Yld %
Assurance Funds				
Sapphire Mixed	355.70	374.50	- 1.30	...
Ruby	207.90	218.90	- 2.10	.
Emerald	163.40	172.10	- 0.10	.
Equity	429.00	451.60	- 0.30	..
Property	243.80	256.70	+ 2.20	.
Gilt & Fixed Int	238.60	251.20	- 0.30	.
Indexed Secs	189.40	199.40	- 0.40	...
Cash	203.40	214.20	+ 2.20	.
Nth American	322.70	339.70	- 12.60	
Far East	294.80	310.40	- 0.80	..
International	283.30	298.30	- 1.70	..
Special Sits	482.00	507.40	+ 5.30	..
Intl Income	382.90	403.10	- 0.40	.
European	430.10	452.80	- 1.60	.
Japanese	111.40	117.30	- 3.00	.
SE Asia	422.90	445.20	- 4.00	.
With Profits Reg	189.10	199.10	+ 2.30	...
-do- Spec	189.10	199.10	+ 0.30	..
Flexible Retirement Plans Funds				
Mixed	419.90	[illegible]	- 0.70	...
Equity	479.10	504.40	+ 1.90	..
Property	229.90	242.10	+ 0.20	...
Gilt & Fixed Int	311.20	327.60	- 0.50	.
Index Linked	203.50	214.20	- 3.50	.
Cash	224.10	235.90	+ 2.20	.
Nth American	405.50	426.90	- 17.50	...
Far East Acc	[illegible]	[illegible]	[illegible]	.
International Acc	359.70	[illegible]	[illegible]	
Special Sits	[illegible]	[illegible]	[illegible]	
European Flex	[illegible]	[illegible]	[illegible]	. .

COLONIAL MUTUAL GROUP
Colonial Mutual House, Chatham Maritime, Kent ME4 4YY. 01634 800 000

	Bid	Offer	Wkly +/-	Yld %
R'nsp Key ‡	250.95	..		...
-do- Pacemaker ‡	381.74			...
-do- Cash	219.30	232.83	+ 0.14	..
-do- Equity	[illegible]	[illegible]	- 1.26	...
-do- Fxd Int	422.69	[illegible]	- 0.49	...
-do- Managed	489.87	515.65	- 1.34	...
-do- Property	[illegible]	[illegible]	+ 6.23	...
(Pens): Cash Cap	215.68	227.04	+ 2.06	...
-do- Cash Inv	[illegible]	[illegible]	- 2.24	...
-do- Equity Cap	[illegible]	[illegible]	- 5.23	...
-do- Equity Inv	[illegible]	[illegible]	- 6.25	..
-do- Fixed Cap	453.80	477.69	- 1.03	...
-do- Fixed Inv	[illegible]	[illegible]	- 2.32	...
-do- Index Cap	217.36	[illegible]	- 2.62	..
-do- Index Inv	[illegible]	[illegible]	- 0.74	...
-do- Mngd Cap	[illegible]	[illegible]	- 1.85	
-do- Mngd Inv	[illegible]	[illegible]	[illegible]	

COMMERCIAL UNION
St Helen's, 1 Undershaft, EC3 0171 283 7500

	Bid	Offer	Wkly +/-	Yld %
Var Ann Acc (5) ‡	[illegible]	..	- 2.81	..
Var Ann (5) ‡	[illegible]	...	[illegible]	
Prime Managed	493.50	520.50	[illegible]	...
Prime UK Equity	639.50	673.50	[illegible]	...
Prime Intl Equity	338.80	357.20	[illegible]	
Prime Property	264.70	[illegible]	[illegible]	...
Prime Fxd Int	[illegible]	[illegible]	- 0.50	..
Prime Index-Lnk	[illegible]	[illegible]	[illegible]	.
Prime Cash	[illegible]	[illegible]	[illegible]	

CONFEDERATION LIFE
Lytton Way, Stevenage, Herts SG1 2NN
01438 744840

	Bid	Offer	Wkly +/-	Yld %
Managed Fund	1347.80	[illegible]	+ 7.10	..
Equity II	[illegible]	[illegible]	+ 8.60	

For Crown see Windsor

EAGLE STAR LIFE ASSURANCE
Montpellier Drive, Cheltenham, GL53 7LQ
01242 221311

[illegible]

[illegible]

EAGLE STAR/MIDLAND
60 St Mary Axe, London EC3 0171 929 1111
Eagle/Mid Uts [illegible]

FRIENDS' PROVIDENT
Castle Street, Salisbury, Wilts SP1 3SH
01722 413366

[illegible]

GT GLOBAL FUND MGMT LTD
Alban Gate, 14th Flr, 125 London Wall, Lond EC2Y 5AS. 0171 710 4567

[illegible]

GAN LIFE & PENSIONS
Gan House, Harlow, Essex CM20 2EW. 01279 626262

[illegible]

GENERAL ACCIDENT
2 Rougier St, York YO1 1HR [illegible]

[illegible]

GUARDIAN ROYAL EXCHANGE
Royal Exchange London EC3 0171 283 7101

[illegible]

HALIFAX LIFE LTD
PO Box 295, York YO1 1YR [illegible]

[illegible]

HAMBRO ASSURED
Harbour House, Portway, Preston, Lancs PR2 2PR. 01772 840000

[illegible]

HILL SAMUEL LIFE
NLA Tower, Addiscombe Road, Croydon 0181 686 4355

[illegible]

IRISH LIFE ASSURANCE
Irish Life Centre, Victoria Street, St Albans Herts [illegible]

[illegible]

LEGAL & GENERAL UNIT ASSURANCE
[illegible]

[illegible]

LINCOLN
The Quays, [illegible] Oxford Road, Uxbridge [illegible]

[illegible]

LONDON LIFE
100 Temple Street, Bristol, BS1 6EA
[illegible]

[illegible]

LONDON & MANCHESTER ASSURANCE
Winslade Park, Exeter EX5 1DS 01392 282456

[illegible]

M & G
Victoria Road, Chelmsford, Essex CM1 1FB
01245 266266

[illegible]

MGM ASSURANCE
MGM House, Heene Road, Worthing BN11 2DY 01903 204631

[illegible]

MERCHANT INVESTORS
St Bartholomew's House, Lewins Mead, Bristol [illegible]

[illegible]

NPI
48 Gracechurch Street, London EC3P 3HH

[illegible]

NORWICH UNION LIFE INSURANCE SOCIETY
[illegible]

[illegible]

OLD MUTUAL
2 Bartley Way, Hook, Hants RG27 9XA
01256 768888

	Bid	Offer	Wkly +/-	Yld %
Equity Fund Acc	374.00	393.80	+ 1.80	..
Fxd Interest Acc	285.20	300.90	+ 2.30	..
International Acc	292.40	306.50	- 2.20	...
Managed Acc	262.70	277.20	- 0.30	..
Property Acc	217.60	229.60	+ 1.10	...
Money Acc	166.70	178.10	+ 0.70	..
Spec Sitz Acc	215.10	227.00	- 0.30	..
Japan Equity Acc	95.30	100.60	- 2.00	..
N Amer Acc	223.70	236.10	- 2.40	..
Pacific Acc	142.20	150.10	- 2.70	..
European Acc	264.50	279.10	- 3.10	...

PEARL ASSURANCE
The Pearl Centre, Lynch Wood, Peterborough PE2 6FY. 01733 470 470

	Bid	Offer	Wkly +/-	Yld %
Inv Prop Dist	142.30	149.70	+ 0.20	...
Prop Acc (Gross)	341.80	359.80	+ 0.40	...
Inv Equity	1582.40	1665.70	- 4.70	..
Inv Managed	1056.10	1111.70	- 4.70	..
Pet Managed	1232.10	1297.00	- 4.40	..

For Provident Mutual see General Accident

PRUDENTIAL
Holborn Bars, London EC1N 2NH
0171 405 9222

	Bid	Offer	Wkly +/-	Yld %
Managed	435.60	453.80	- 0.20	..

PRUDENTIAL INDIVIDUAL LIFE FDS
1 Stephen Street, London W1P 2AP
0171 548 3275

	Bid	Offer	Wkly +/-	Yld %
Managed Fund	985.80	1037.70	- 0.50	..
Equity Fund	2064.70	2173.40	+ 1.40	...
Intl Fund	759.90	799.90	- 3.10	..
Fixed Interest	656.10	690.70	- 0.40	..
Property Fund	500.40	526.80	+ 9.40	..
Cash Fund	397.60	418.60	+ 0.30	..
Pacific Basin	364.80	384.00	- 2.60	..
N American Fd	397.90	418.90	- 1.20	..
Euro Fund	370.00	389.50	- 2.10	..
Balanced Fund	195.50	205.80	- 0.10	..
Strategic Fund	212.90	224.20	- 0.10	..

ROYAL HERITAGE LIFE ASSURANCE
Peterborough Business Park, Peterborough PE2 6GG. 01733 390000

	Bid	Offer	Wkly +/-	Yld %
Mult Grow (45) ‡	928.10		...	..
-do- Acc	511.00	537.90	...	
Op Prop	527.70	555.40	- 0.10	...
Op Equity	1268.50	1335.20	+ 3.00	...
Op High Yield	694.20	730.70	- 1.50	...
Op Managed	986.20	1038.00	- 0.60	...
Op Deposit	427.40	449.80	+ 0.30	..
Japan Smlr	180.40	189.80	+ 2.30	
Managed Gth	358.80	377.60	+ 0.30	...
British	483.40	508.80	- 4.20	..
Global Bond	123.60	130.10	- 2.20	..
Gold Share	94.20	99.10	+ 4.40	..
Japan	330.60	347.90	+ 11.40	...
UK Smlr Cos	579.30	609.70	+ 3.60	...
Mixed Growth	582.10	612.70	- 3.00	...

ROYAL LIFE INSURANCE
New Hall Place, Liverpool L69 3HS
0151 239 3000

	Bid	Offer	Wkly +/-	Yld %
Royal Life Unit Linked				
Managed Fund	470.00	495.10	- 1.50	...
Equity Fund	710.70	748.10	- 0.90	..
Property Fund	353.40	371.90	+ 0.80	...
International	568.70	598.60	- 5.20	..
Pacific Basin	279.40	294.00	- 4.40	..
United States	385.60	405.80	- 3.30	..
Gilt Fund	435.80	458.70	- 0.70	..

SAVE & PROSPER
16-22 Western Road, Romford, Essex RM1 3LB. 01708 766966

	Bid	Offer	Wkly +/-	Yld %
Bal Inv Fund	91.40	96.80	- 0.20	2.41
Deposit Fund (2)	413.00	437.10	+ 0.40	6.51
Gilt Fund	610.60	646.20	+ 0.10	8.19
Global Equity Fd	280.40	296.80	- 1.40	...
Property Fund (30)	122.00	129.20	...	7.31
AG Bond Fund	164.10	173.70	- 0.50	...

SCOTTISH AMICABLE
150 St Vincent Street, Glasgow
0141 248 2323

	Bid	Offer	Wkly +/-	Yld %
Equity	778.00	819.00	- 0.50	.
Fixed Interest	425.60	448.40	- 1.70	...
Index-Linked	220.40	232.10	- 0.50	...
International	521.60	549.10	- 0.60	...
Property	324.10	341.20	+ 0.40	.
Cash	250.80	264.00	+ 0.10	..
Managed	574.20	604.50		..
Cap Gteed Bd	152.70	160.80	- 0.30	.
95% Safeguard	100.70	.	+ 0.10	..
100% Safeguard	98.20	..	- 0.20	..
Wealth Pres Cap	104.10	..		
Wealth Pres Inc	53.50	..	- 10.60	..

SCOTTISH EQUITABLE
28 St Andrew Square, Edinburgh EH2 1YF
0131 556 9101

	Bid	Offer	Wkly +/-	Yld %
Cash	196.40	206.90	+ 0.15	.
Index-Linked	186.50	196.40	- 0.90	..
Fixed Interest	213.90	225.20	- 0.20	..
Mixed	321.20	338.20	- 1.20	..
UK Equity	317.40	334.10	+ 0.50	..
International	304.20	320.30	- 3.00	..
American	386.70	407.10	- 7.70	.
Japan	191.80	201.90	- 1.70	...
European	351.80	370.30	- 2.00	.
Pacific	379.70	399.70	- 4.40	..
Technology	531.60	559.60	- 18.30	..
Euro Bd/Crncy	243.10	256.00	- 1.60	...

SCOTTISH LIFE INVENTMENTS
19 St Andrews Square, Edinburgh EH2 1YE
0131 225 2211

	Bid	Offer	Wkly +/-	Yld %
Property	235.00	247.30	+ 0.40	...
UK Equity	477.80	503.00	+ 0.60	...
American	348.50	367.00	- 6.90	...
Pacific	350.50	369.00	- 5.10	...
European	618.00	650.60	- 4.50	...
Global Mgd	370.60	390.20	- 4.50	...
Fixed Interest	276.10	290.60	- 0.40	...

	Bid	Offer	Wkly +/-	Yld %
Index Linked	223.50	235.40	- 0.70	...
Deposit	213.20	224.50	+ 0.20	...
Managed	358.30	377.30	- 1.10	
Worldwide	138.90	146.30	- 1.20	..
Pen Worldwide	150.70	158.80	- 1.50	...

SCOTTISH MUTUAL ASSURANCE
109 St Vincent Street, Glasgow G2 5HN
0141 248 6321

	Bid	Offer	Wkly +/-	Yld %
Flex Fund (35)	2143.80	2210.10	...	...
Safety Fund	280.10	294.90		
Growth Fund	291.70	306.00	- 0.70	..
Opportunity Fd	291.90	307.30	- 1.40	.
Cash Fund	189.30	194.30	+ 0.10	...
European Fund	451.20	475.00	- 4.00	...
Gilts & Fxd Int	239.90	252.60	- 0.40	...
Index-Linked Fd	204.30	215.10	- 1.10	...
International Fd	325.30	342.50	- 5.30	...
North American	326.80	344.10	- 4.10	...
Property Fund	131.10	138.00	- 0.10	...
UK Equity	324.30	341.40	+ 1.00	...
UK Smaller	349.30	367.70	+ 2.70	.

SCOTTISH PROVIDENT
6 St Andrews Square, Edinburgh EH2 2YA
0131 556 9181

	Bid	Offer	Wkly +/-	Yld %
Mixed	342.20	360.30	- 0.40	.
Equity	383.50	403.80	+ 0.10	..
International	313.70	330.40	- 2.40	..
Property	247.30	260.30	- 2.70	..
Fixed Interest	272.90	287.40	- 0.20	..
Index Linked	206.20	217.10	- 0.50	..
Cash	201.90	212.60	+ 0.10	..
Formerly Prolific				
Bal Gwth Mngd	1010.20	1074.70	- 0.70	...
Cash Fund	368.00	387.80	+ 0.30	...
Property Fund	319.40	336.60	- 0.10	..
Equity Fund	1073.80	1142.40	- 7.90	.
Fxd Interest Fund	556.30	586.30	- 0.10	.
International	444.00	472.40	- 4.30	..
High Income	935.30	995.00	+ 2.10	..
Far East	586.60	624.10	- 7.90	...
North American	763.50	812.30	- 6.70	...
Special Sits	926.70	985.50	- 0.90	..
Technology	1005.50	1069.70	- 35.00	...
Extra Income Fd	504.40	536.70	- 0.50	...
Gilt Fund	540.40	574.90	- 0.20	...
European	192.10	204.40	- 0.70	..
Adventurous Mg	257.00	270.90	- 1.40	.
Secure Mgd	180.20	189.90	- 0.20	...
Equity Inc Dist	142.70	150.40	+ 0.40	4.04
Managed Dist	126.70	133.60	- 0.10	4.67
Henderson Investment Bonds				
UK Equity Fd	428.20	455.60	+ 0.90	...
North America	473.10	503.30	- 11.30	...
Far East Fund	590.40	628.10	- 0.10	...
Global Managed	565.40	601.50	+ 2.60	...
Deposit Fund	248.10	261.20		...
Prime Residential	141.90	149.40	+ 0.10	..
European Fund	350.80	373.20	- 0.70	..
Fixed Interest	64.10	68.20	- 0.30	...

SCOTTISH WIDOWS
PO Box 902, Edinburgh EH16 5BU
0131 655 6000

	Bid	Offer	Wkly +/-	Yld %
Inv Pol 1	1251.70	1251.70	..	...
Inv Pol 2	1131.30	1191.00	..	...
Inv Pol 3	1069.40	1125.80	..	...
Inv Cash	344.70	363.01	...	
Mixed Fund	561.30	590.90	- 1.20	...
Equity Fund	718.90	756.80	..	..
Property Fund	270.30	284.60	+ 0.90	..
International Fd	564.90	594.70	- 3.60	...
Fixed Interest Fd	442.50	465.90	- 2.50	..
Indexed Stock Fd	227.40	239.50	- 0.70	..
Cash Fund	249.40	262.60	+ 0.20	..

SKANDIA LIFE
Skandia House, Portland Terrace, Southampton SO9 7BX
01703 334411

	Bid	Offer	Wkly +/-	Yld %
Managed Acc	484.90	510.40	- 1.00	...
Equity Acc	618.40	650.90	+ 1.40	...
International Acc	373.30	392.80	- 0.20	...
Property	240.30	252.90	+ 0.20	.

STANDARD LIFE ASSURANCE CO
Standard Life House, 30 Lothian Road, Edinburgh EH1 2DH 0131 225 2552

	Bid	Offer	Wkly +/-	Yld %
Cash	292.90	308.40	+ 0.30	.
Equity	1363.70	1435.50	- 0.10	...
European	209.50	220.60	- 0.90	...
Far East	173.20	182.40	- 2.20	...
Fixed Interest	464.80	489.30	- 1.90	..
Index Linked	240.50	253.20	- 0.60	...
International	685.60	721.70	- 8.50	...
Managed	893.70	935.50	- 3.10	...
Nth American	202.00	212.70	- 2.30	..
Property	398.00	419.00	+ 0.40	...
Pensions				
Cash	469.40	494.20	+ 0.50	...
Equity	2105.80	2216.70	+ 0.80	..
European	278.50	293.20	- 3.30	..
Far East	137.50	144.80	- 2.30	.
Fixed Interest	666.90	702.10	- 3.00	..
Index Linked	340.70	358.70	- 1.00	...
International	1069.60	1125.90	- 13.30	...
Managed	1329.20	1399.20	- 6.00	...
Nth American	272.80	287.20	- 4.40	...
Property	577.80	608.30	+ 0.80	...
Stock Exchange	306.30	322.50	- 1.30	...

SUN ALLIANCE
St Mark's Court, Horsham, Sussex
01403 232323

	Bid	Offer	Wkly +/-	Yld %
Managed Fund	865.20	910.80	- 1.00	
Equity Fund	1194.20	1257.10	+ 4.50	
Fixed Interest Fd	477.40	502.60	- 2.10	...
Index-Linked Fd	364.40	383.60	- 1.90	...
Property Fund	560.40	589.90	- 0.50	...
International Fd	806.50	849.00	- 3.00	...
N American Fd	389.50	410.00	- 2.30	..
Far East Fund	257.30	270.80	- 0.70	
Deposit Fund	327.30	344.60	+ 0.20	..
Intnl Bd ‡	£111.50	...	- 3.10	..
Worldwide Bond	166.80	175.80	- 1.40	...

	Bid	Offer	Wkly +/-	Yld %
European	249.10	262.30	+ 0.60	..
Phoenix Assurance				
Wealth Assured	872.40	918.90	- 1.40	..
Ebor Phoenix Eq	590.00	621.70		
Property Growth				
Property Fund ‡	655.50	...	- 0.50	...
-do- Acc ‡	606.60	...	- 0.40	..
Agricultural Fd ‡	908.10	...	- 0.50	..
-do- Acc ‡	860.30	...	+ 0.40	...
Abbey Nat Fd ‡	485.20	.	...	
Abbey Nat Acc ‡	508.40	...	- 0.10	...
Investment Fd ‡	464.50	...	+ 0.50	..
Investment (A) ‡	444.20	...	+ 0.50	...
Equity ‡	1756.70	...	+ 6.40	...
Equity Acc ‡	1673.00	.	+ 6.10	...
Money Fund ‡	527.30	..	+ 0.30	...
-do- Acc ‡	501.60	..	+ 0.30	.
Actuarial Fd ‡	759.00	..	+ 0.60	..
Gilt-Edged Fd ‡	449.70	..	- 2.00	...
-do- Acc ‡	449.70	.	- 2.00	.
Retire Annuity ‡	1367.10	..	...	...
Immed Annuity ‡	301.00	..	..	...
Bldg Soc Life ‡	248.40	..	+ 0.10	.

SUN LIFE OF CANADA
Basingview, Basingstoke, Hants RG21 2DZ
Dealing: 01256 841414

	Bid	Offer	Wkly +/-	Yld %
Growth Acc ‡	1881.40	...	- 5.10	...
Managed Acc ‡	1065.00	...	+ 4.60	...
Equity Account ‡	1605.90	...	+ 6.80	..
Mnged Fund Acc	484.50	510.00	+ 2.10	...
Equity Fund Acc	693.20	729.70	+ 3.00	...
Prop Fund Acc	285.30	300.40	+ 0.30	...
Fixed Int Fd Acc	369.90	389.40	+ 0.40	..
Money Fund Acc	240.90	253.60	+ 0.20	...
Indx-Lnk Scs Ac	231.80	244.00	- 0.20	...
Pers Pens Acc ‡	2418.00	...	- 4.20	.
Pens Mngd Acct	1123.60	1182.80	- 2.10	...
Pens Guarantee	301.10	316.90	+ 0.50	...
Pens Equity	453.00	476.80	- 0.80	
Pens Property	329.60	347.00	+ 0.40	.
Pens Fixed Int	358.50	377.40	- 0.30	...
Pens Intl	296.00	311.60	- 1.20	...
Pens Money	265.60	279.60	+ 0.30	..
Pens Indx-Lnkd	226.80	238.80	- 0.70	...

SUN LIFE UNIT
St James Barton, Bristol BS99 7SL
0117 9426911

	Bid	Offer	Wkly +/-	Yld %
Managed Acc	1106.10	1164.40	- 1.60	...
Property Acc	420.50	442.70	+ 2.50	..
Equity Acc	1915.40	2016.30	+ 0.20	...
Fixed Int Acc	480.60	505.90	- 1.30	...
Cash Acc	340.80	358.80	+ 0.30	...
Amer Equity Acc	534.90	563.10	- 7.10	...
Japan Acc	238.70	251.30	+ 0.20	...
Pacific Acc	413.10	434.90	- 3.00	..
Far Eastern Acc	839.00	883.20	- 4.10	...
International Acc	684.70	720.80	- 2.90	...
Distribution Fund	311.30	327.70	+ 1.10	5.72
European	233.20	245.50	- 1.80	..
Deffrd Dist	205.20	216.10	+ 0.20	...

TSB LIFE LTD
Charlton Place, Andover, Hants SP10 1RE
01264 345678

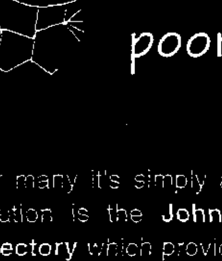
	Bid	Offer	Wkly +/-	Yld %
Managed Fund	351.10	369.60	- 1.30	..
Property Fund	234.70	247.10	+ 0.30	...
Fixed Interest Fd	258.50	272.20	...	..
Money Fund	218.90	230.50	+ 0.10	..
Equity Fund	468.60	493.30	- 1.70	...

WINDSOR LIFE
Windsor House, Telford, Shropshire
01952 292929

	Bid	Offer	Wkly +/-	Yld %
Managed Bond	892.40	939.30	- 5.40	
Money Fund	346.80	365.00	+ 0.20	...
Equity Fund	833.30	877.10	- 3.20	..
Fixed Interest	329.40	346.70	+ 0.40	...
Property Fund	401.20	422.30	+ 3.40	.
Gresham Framlington				
American & Gnrl	712.60	750.00	- 21.10	...
Income	950.50	1001.60	+ 9.50	...
International Gth	719.50	758.20	- 9.70	...
Capital Fund	844.20	889.60	+ 17.60	...
Recovery Fund	634.00	668.10	+ 4.30	...
Japan & General	209.60	220.90	- 2.10	...
Formerly AEtna				
Life Funds				
Squirrel	19.72	20.76	+ 0.01	..
Bear	24.38	25.66	- 0.13	...
Owl	27.58	29.03	- 0.21	...
Bull	22.98	24.19	- 0.15	...
Stag	24.72	26.02	- 0.26	..
Gilt Edged	21.69	22.83	- 0.12	..
Deposit	17.07	17.97	.	...
Pensions				
Squirrel	27.60	29.05	...	..
Bear	35.56	37.43	- 0.16	...
Owl	39.71	41.80	- 0.34	...
Bull	31.21	32.85	- 0.26	...
Stag	33.48	35.24	- 0.44	..
Gilt Edged	28.57	30.07	- 0.05	..
Deposit	22.72	23.92	- 0.01	...
Pre 1982 series				
3-Way Fund ‡		756.37	- 4.65	...
1982 Series				
UK Equity	462.51	486.85	- 3.46	...
N Amer Equity	386.44	406.78	- 7.66	...
Far East Equity	415.91	437.80	- 3.71	...
Fixed	345.46	363.64	- 1.83	...
Cash Deposit	223.70	235.47	+ 0.16	...
Property	170.61	179.59	+ 0.41	...
Special Opp	477.31	502.43	- 4.92	.
Managed	397.80	418.74	- 2.59	...
Index-Linked Fd	213.58	224.82	- 1.59	...
Formerly Crown				
Life Mangd Acc	747.20	784.00	+ 0.40	..
Life Fxd Int Acc	437.40	460.40	+ 0.40	.
Life Equity Acc	1100.60	1158.40	- 7.00	..
Life Money Acc	326.50	343.60	+ 0.20	...
Life Inv Tst Acc	977.80	1029.00	+ 1.00	...
Life Intl Acc	949.50	997.00	- 3.50	...
Life High Inc Acc	1019.10	1069.00	+ 0.40	..
Life Property Acc	269.60	283.70	+ 0.50	..
Brewin Equity	910.80	958.70	+ 8.10	...

THE TIMES UNIT TRUST INFORMATION SERVICE

	Sell	Buy	Wkly +/-	Yld %
For AB see Govett (John)				
AXA EQUITY & LAW UNIT TST MGRS				
01203 553 231				
General Acc	721.70	767.80	+ 0.10	2.26
General Inc	602.40	640.90	+ 0.10	2.26
UK Growth Acc	500.10	532.10	+ 0.70	2.39
UK Growth Inc	323.60	344.30	+ 0.40	2.39
Higher Inc Acc	892.60	949.60	+ 3.40	3.80
Higher Inc Inc	475.50	505.90	+ 1.80	3.80
Gilts/Fxd Int Acc	218.20	230.40	- 0.70	5.35
Gilts/Fxd Int Inc	95.53	100.30	- 0.20	5.35
Nth America	368.10	391.70	- 7.70	
Europe	390.89	415.80	- 3.20	0.19
Brit Excell	99.82	106.20	+ 1.20	2.49
Gnl Fndmtls Acc	125.80	133.90	+ 0.40	4.37
Gnl Fndmtls Inc	84.17	89.55	+ 0.27	4.37
Global Opps	105.10	111.90	- 1.30	
Balanced Acc	66.70	70.96	- 0.20	2.34
Balanced Inc	62.29	66.26	- 0.19	2.34
Japan Acc	38.03	40.45	- 0.69	
Pac Basin Acc	408.50	434.80	- 6.70	0.80
ABBEY UNIT TST MGRS				
0345 717 373				
Gilts & Fixed Int	136.40	144.70	- 0.10	6.57
High Inc Equity	196.50	210.20	.	4.52
Worldwide Bond	262.80	286.00	- 1.50	4.68
American Growth	429.10	458.70	- 6.70	0.36
Asian Pacific	341.30	365.00	- 3.20	0.38
Assets & Earnings	324.20	346.70	- 1.90	2.72
Euro Capital Acc	201.30	215.30	- 1.20	0.73
Extra Inc	42.70	45.43	- 0.17	8.06
General	292.10	310.70	+ 1.50	2.81
Global Opps	74.94	79.72	- 0.39	0.50
Japan	90.73	97.04	- 1.33	
Managed Inc	49.47	52.63	- 0.09	4.28
Mastertrust	176.70	189.00	- 0.70	1.27
US Emerging Cos	189.30	201.30	- 8.70	
Ethical	89.29	94.99	+ 0.22	1.81
International	140.80	149.80	- 1.40	0.67
Dividend & Growth	72.40	77.02	- 0.08	4.36
Global Gwth & Sec	74.95	80.08	+ 0.06	2.32
Latin America	80.60	85.74	+ 0.04	0.45
Capital Reserve	147.70	147.80	+ 0.10	4.74
ABBEY NATIONAL UNIT TRUST MGRS LTD				
0141 275 8900				
N&P UK Growth	96.96	103.10	+ 0.10	2.31
Equity Income	136.30	145.00		4.12
Extra Income	264.00	280.80	+ 0.70	6.34
Smaller Cos	115.40	122.70	+ 0.60	1.45
International	117.10	124.50	- 0.80	1.35
ABERFORTH UNIT TRUST MGRS LTD				
0131 220 0733				
UK Small Cos	2580.00	2681.00	+ 16.00	
ABTRUST UNIT TRUST MGRS LTD				
0800 833 580				
Amer Inc & Growth	64.10	66.54	- 1.60	0.15
Emerging Mkts	81.45	84.84	+ 1.00	0.04
European	162.50	169.00†	- 0.10	
Extra Income #	52.25	55.00	+ 0.93	5.91
Far East Emg Eco	132.60	139.20	+ 0.70	0.45
Fixed Interest #	26.76	27.83†	+ 0.23	8.73
Fund Inv Tst #	169.80	178.10†	+ 2.90	9.13
Japan	158.20	164.40	+ 1.60	.
Latin American	70.02	72.84	- 0.04	0.67
Pacific	82.04	86.13	- 0.44	0.30
Property Share	82.14	86.23†	+ 1.75	2.04
UK Emerging Cos	74.49	80.52†	- 0.28	1.20
UK Growth	60.43	63.01	- 1.00	1.86
Aber World Port #	86.25	88.12	- 0.12	2.82
Ethical	82.50	86.80	- 0.52	2.06
Aberdeen Gilt Inc #	51.11	51.76	- 0.03	7.29
AIRWAYS UNIT TRUST MGRS LTD				
0171 256 5868				
Rendu Property #	99.08	105.40†		5.39
ALLCHURCHES INV MGMT SVS LTD				
01452 305 958				
Amity Income	100.11	106.22	+ 0.33	1.91
Income Builder Inc	86.43	91.95	+ 0.32	3.89
ALLIED DUNBAR UNIT TSTS PLC				
IFA dlg. 01793 610 366 Client dlg: 01793 514 514				
Balanced Trusts				
Growth & Income	308.80	330.10	+ 0.80	2.82
Capital	555.10	593.30	- 0.60	1.06
Balanced	894.40	956.10	+ 2.20	2.56
Accumulator	1729.00	1848.00	- 2.00	1.69
Income Trusts				
American Income	70.19	74.850†	- 1.17	2.13
High Income	496.20	530.30	+ 0.90	4.02
Equity Income	277.20	296.20	+ 1.00	3.75
High Yield	301.00	321.70	+ 0.60	3.73
Govt Securities	35.80	37.800	- 0.20	5.78
International Trusts				
Amer Spec Sits	243.40	259.50	- 5.30	0.04
European Growth	60.07	64.130†	- 0.49	0.06
International	194.10	207.30†	- 1.00	0.11
Japan	159.80	170.80	- 1.40	
Pacific	403.30	431.10	- 3.60	
Secs of America	640.30	681.70	- 17.10	0.12
Wwide Asset Val	57.82	61.800†	- 0.07	0.02
Specialist Trusts				
Asset Value	696.80	744.80	+ 1.40	1.83
Conv & Gilt	53.58	57.270†	+ 0.14	3.70
Smaller Cos	223.00	238.30	- 0.10	0.96
2nd Smaller Cos	212.10	226.70	- 0.20	0.81
Recovery	181.90	194.40	+ 0.70	1.45
Met Min & Cdty	169.70	181.40	- 0.60	0.17
Oseas Earnings	458.00	489.50†	- 0.20	0.99
Technology	219.30	234.40	- 7.50	
UK Special Sits	639.80	683.90†	- 0.30	0.92
B & C E UNIT TRUST MGMT LTD				
01293 526 911				
Cntrctd Out Pens	125.80	130.60		0
Foundtn Persl Pens	74.04	76.92	- 0.19	
BSI-THORNHILL UNIT TST MGRS LTD				
0171 600 0033				
Capital	93.03	98.97	+ 0.38	0.76
International	71.75	76.33	- 0.43	
BAILLIE GIFFORD & CO LTD				
0131 222 4242				
America	368.10	392.70	+ 1.90	
Bond	122.70	129.10†	- 0.10	6.32
Brit Smlr Cos	122.10	129.90†	+ 0.80	1.72
Conv & Gen #	70.72	75.23†	+ 1.03	5.13
Europe	299.20	317.90	- 5.60	0.10
Euro Smlr Cos	128.70	136.80	- 1.20	0.30
Income Gwth	403.50	429.30	- 2.30	4.35
Japan	269.50	286.50	- 0.90	
Latin American	101.50	108.00	- 0.90	0.60
Pacific	120.90	128.60	- 1.60	0.50
UK Smllr Cos	60.92	64.81†	- 0.50	1.22
Japan Fd	529.10	545.40†	- 3.00	
Mngd Fd	213.70	226.90	- 1.10	2.64
BANK OF IRELAND FUND MGRS LTD				
0171 489 8673				
Brit & Oseas	409.90	433.50	- 4.00	0.83
Capital Gwth	141.20	149.30	+ 0.10	2.87
Wwide Opps	242.60	256.60	- 3.80	0.84
BARCLAYS UNICORN LTD				
0181 522 4000				
Balanced Trusts				
Gwth & Inc Inc	462.20	491.70	+ 0.40	1.99
European Bd Inc	99.02	102.50†		6.90
Energy	90.79	96.58	- 0.40	2.49
500	535.70	576.10†	+ 1.90	1.97
General	353.00	375.50	- 1.10	2.04
Property	256.50	274.20	+ 1.20	4.89
Trustee	247.10	262.80	- 1.80	2.17
Income Trusts				
Cash Inc	100.70	100.70	+ 0.10	5.74
Distribution Cg #	118.50	119.10	- 0.90	5.92
Extra Income #	150.10	160.10	+ 0.40	4.35
Gilt & Fxd Int	60.46	62.33†	- 0.09	7.54
Income #	628.80	670.70†	- 1.00	4.45
Income Builder #	72.70	77.43†	- 1.44	5.08
Intl Income	75.97	80.82	- 0.29	1.95
Growth Trusts - UK				
Capital	154.80	164.50†	+ 0.40	1.76
FTSE 100	110.10	116.90	- 0.90	2.46
Leisure	187.70	200.20	+ 0.30	1.07
Recovery	536.50	572.30	+ 0.70	2.16
Smllr Cos Inc	63.35	67.57	- 0.07	2.05
Special Sits	443.80	472.20	+ 2.10	1.76
Growth Trusts - Overseas				
America	194.90	206.20	- 3.00	0.36
F East Gwth Acc	308.70	328.40	- 2.80	0.10
Far East Gwth	183.10	194.80	- 1.70	0.10
Euro Gwth Inc	203.70	215.60	- 0.80	0.50
-do- Accum	221.50	234.40	- 1.00	0.50
Japan	115.40	122.10	- 1.30	
-do- Accum	116.70	123.60	- 1.20	
Japan Spec Sits	54.88	58.13	- 0.75	
Worldwide	204.60	217.20†	- 1.40	0.48
BARING FUND MANAGERS LTD				
0171 214 1004				
American Growth	147.60	156.00	- 2.60	
Amer Smll Cos	147.90	158.60	- 9.10	
Convertibles	62.17	66.34	- 0.49	4.40
Eastern	305.50	327.40	- 6.80	0.30
Equity Income #	107.70	115.10†	+ 0.40	4.10
European Growth	397.70	422.20	- 3.80	0.80
Europe	404.30	430.00	+ 2.20	0.80
German Growth	92.20	97.59	+ 1.14	0.50
Global Bond	71.47	75.16†	- 0.65	6.20
Global Growth	150.50	159.80	- 1.80	0.40
Japan Growth	163.70	174.00	- 0.30	
Japan Sunrise	119.50	126.80	- 2.00	
Korea Trust	48.08	51.94	- 2.49	
Portfolio	156.90	167.50†	- 0.40	2.00
-do- Accum	299.20	319.50	- 0.80	2.00
UK Growth	117.90	126.40	- 0.40	3.00
UK Smaller Cos	110.10	119.00	+ 0.60	1.90
Select Managers	93.37	100.10	0.20	1.60
BLACKSTONE FRANKS UT MGRS LTD				
0171 250 3300				
Intl Gwth Port Inc	93.50	99.47†	- 0.06	
Special Oppor Inc	68.09	72.44†	- 0.58	
BRITANNIA FUND MGRS LTD				
0141 223 8020				
Balanced Growth	159.57	168.85	- 1.73	1.29
-do- Accum	185.74	196.55	- 2.03	1.29
Smaller Cos	176.46	186.73	+ 0.22	0.48
Higher Yield #	61.23	64.79†	+ 0.10	3.89
American Gth Inc	112.37	118.91†	- 0.65	
European Growth	178.56	188.95	- 0.75	0.03
-do- Accum	182.33	192.94	+ 0.96	0.03
Mngd Ptflio Inc	57.68	61.01	- 0.29	1.20
-do- Accum	59.86	63.31	- 0.30	1.20
Int Spec Opps	183.19	193.85	- 2.37	
Pacific Gth	165.06	174.66	+ 0.28	
UK General #	107.33	113.57	+ 1.24	2.86
-do- Accum #	116.46	123.24	+ 1.35	2.86
Japan	46.56	49.36†	- 0.10	
Gilt & Fixed Int #	103.71	107.47†	+ 0.10	8.09
BURRAGE UNIT TST MGMT LTD				
0171 480 7216				
Short Dated Gilt	67.81	68.68	- 0.02	6.26
CIS UNIT MANAGERS LTD				
0161 837 5060				
Environ	199.40	209.90	+ 0.90	1.73
UK Growth	227.40	239.40†	- 1.80	2.12
UK Income	161.50	170.00	- 0.20	4.06
CANADA LIFE MGMT (UK) LTD				
01707 622 100				
Can Gen Dist	247.50	262.30†	- 0.40	1.51
-do- Income Dist	136.40	144.50	...	3.40
-do- Accum	446.30	473.00	- 0.10	3.46
Gilt & Fxd Int	41.55	43.67†	- 0.07	6.23
Growth Units	277.90	297.10	+ 0.90	1.97
Bond	179.90	189.10†	- 0.10	6.40
Intl Growth	240.30	256.00	- 3.20	0.18
North American	276.70	294.10	- 6.40	0.09
Far East	321.20	343.50	- 5.20	0.56
UK Smaller Cos	251.90	269.40	- 0.40	1.06
European	100.70	106.90	- 0.70	0.47
Japanese Growth	37.01	39.24	- 0.32	
High Income	239.20	256.40	- 0.30	3.98
CAPEL-CURE MYERS UT MGMT LTD				
0161 831 7433 Enq 0161 831 7433 Dlg 0161 831 7455				
American & Gen	234.90	248.90	- 5.20	
European Inc	102.60	108.90		0.23
Smaller Cos (Acc)	119.00	126.60†	- 0.20	1.28
Growth	594.40	632.40†	+ 4.30	1.98
Income & Growth #	494.60	526.20†	- 0.90	3.54
-do- Accum #	758.30	806.80	- 1.50	3.54
Japan & Gen	53.37	56.71	- 0.12	
Halmark Gwth	£13.06	£13.61†	+ 1.80	1.71
-do- Accum	£16.18	£16.86	+ 2.30	1.71
Special Sits	136.60	145.40†	+ 0.50	1.96
High Yield	£16.06	£16.56	+ 5.00	3.99
CAZENOVE UNIT TRUST MGMT LTD				
0171 606 0708				
Cazenove Portfolio	107.56	114.76	- 0.19	2.13
American Portfolio	131.62	139.67	- 3.51	1.00
European Portfolio	148.13	157.98	- 0.70	0.57
High Income	50.74	53.99†	- 0.05	7.36
Japanese Portfolio	55.04	58.39†	- 0.43	
Pacific Portfolio	106.89	179.24	- 1.55	0.74
UK Equity	104.87	111.76	+ 0.16	2.18
UK Equity & Bd	61.73	65.40	+ 0.09	6.16
UK Smlr Cos	56.28	60.20	- 0.12	1.25
CENT BD OF FIN OF CHURCH OF ENG				
0171 588 1815				
Inv Fund	823.99	836.45	- 2.39	4.09
Fxd Int Sec	161.95	162.59	+ 0.02	8.80
COIF CHARITY FUNDS				
0171 588 1815				
Investment Inc	818.27	830.63		4.14
Investment Acc	£38.20	£38.77		
Fixed Int Inc	131.03	131.55		8.82
Fixed Int Acc	244.09	245.07		
CITY FINANCIAL UT MGRS LTD				
0171 407 5966				
Beckman Intl	90.01	94.88	- 1.66	5.28
Beck Bio-Tech	47.92	52.00	- 1.25	
Acorn Ethical Tst	192.92	202.58	- 8.07	0.42
City Fin Assets	83.54	87.72	+ 0.37	1.70
City Fin Intl	91.29	95.86	+ 0.13	0.13
Friars Hse Cap	327.24	348.13†	+ 4.09	2.27
Buckley Wrld Grth	143.98	152.62	- 4.40	
J Sd Inc/Gth Inc	61.08	64.14	- 0.25	3.24
Stdw Utilities	65.59	67.12	+ 0.08	6.60
CITY OF LONDON UNIT TST MGRS LTD				
0171 711 0771 Admin. 01277 227 300				
Emerging Markets	60.01	63.67	- 1.07	...
CLERICAL, MEDICAL UT MGRS LTD				
0345 772 223				
American Gwth	83.32	88.64	- 3.09	
Dragon Growth	74.59	79.77	- 0.75	0.23
Equity High Inc	98.32	105.32	+ 0.30	3.61
-do- Accum	143.23	153.43	+ 0.43	3.61
Extra Income Inc	27.58	29.06	+ 0.01	6.75
Extra Income Acc	30.80	32.44	+ 0.02	6.75
European Gwth	67.11	71.20	- 0.22	0.42
Evergreen	32.00	34.22	- 0.28	
General Equity	114.47	121.45	- 0.20	2.52
Japan Growth	38.46	40.92	- 0.56	
Pedigree Gwth	68.96	73.83	+ 0.04	2.04
Perf Sm Cos Inc	41.05	44.14	+ 0.10	1.04
-do- Accum	43.76	47.05	+ 0.10	1.04
Retirement Inc #	30.10	32.06	+ 0.12	5.51
Special Sits	50.95	54.79	+ 0.39	2.32
UK & Overseas	62.84	66.67	- 0.53	0.56
COLONIAL UNIT TRUSTS (UK) LTD				
01634 898 000				
Balanced	74.05	77.13†	- 0.08	3.92
Capital	89.19	92.90†	- 0.35	2.47
High Income	53.93	56.17†	- 0.05	6.43
Top 50	61.03	63.57†	- 0.23	2.41
COMMERCIAL UNION TRUST MGRS LTD				
0181 686 9818				
PRESTIGE PORTFOLIO (PPT FUNDS)				
Income Funds				
Equity Inc	209.23	217.97	+ 0.43	4.22
Long Gilt	45.76	47.64	- 0.12	5.86
Monthly Inc Plus	53.15	55.37	+ 0.09	8.09
Preference Share	50.83	52.95	- 0.02	7.38
Balanced Funds				
High Yield	152.92	159.31	+ 0.44	5.36
Managed Fund	80.19	83.54	- 0.14	2.65
UK Growth Funds				
Smaller Cos	59.37	61.85	+ 1.90	1.54
-do- Accum	70.18	73.11	+ 2.24	1.54
UK & General	106.65	111.11	.	2.71
-do- Accum	140.32	146.18	- 0.02	2.71
UK Growth	214.72	223.69	+ 0.32	1.26
International Growth Funds				
Europe Growth	225.90	235.34	- 1.61	0.62
Far Eastern Gth	131.40	136.89	- 1.65	0.02
Global Bond	75.32	78.47	- 0.57	6.32
Japan Growth	93.95	97.87	- 0.69	.
North Amer Gth	262.31	273.27	- 4.50	
Oriental Growth	87.53	91.19	- 0.97	0.25
Worldwide Growth	75.07	78.21	- 0.63	
OTHER CU TRUSTS (NON PPT FUNDS)				
Deposit Fund	93.02	93.02	+ 0.08	5.29
Homemaker Fund	94.52	100.56†	- 0.97	1.50
Quilter Fund	164.82	175.36†	- 0.44	2.05
CONSISTENT UNIT TST MGMT CO LTD				
0171 407 5966				
Consistent UT	37.75	40.34†	- 0.08	3.92
COOKE (HENRY) INV FUNDS LTD				
0800 526 358				
Growth	198.60	209.10	+ 2.80	1.33
Income	76.09	80.95†	- 0.34	4.30
European	79.21	84.27	- 1.06	0.31
Recovery	197.70	210.30	+ 1.30	2.32
CO-OP PENSION FDS UT MGRS LTD				
0171 283 9494				
Equity Dist	1060.50	£10.75	..	3.30
CREDIT SUISSE INV FDS (UK) LTD				
01277 690 370				
Fellowship Tst	118.80	126.30	+ 0.30	1.09
Income #	302.20	321.40	- 0.40	4.36
-do- Accum #	806.80	858.20	- 1.00	4.36
Smaller Cos	249.10	265.00	+ 0.50	0.90
-do- Accum	310.40	330.20	+ 0.60	0.90
Gth Portfolio	106.90	113.70†	- 0.30	1.25
High Inc Port #	88.71	94.37	- 0.04	4.03
DIMENSIONAL TST MGMT LTD				
0171 470 1634				
Global Sm Cos	1710.40	1741.00†	- 37.50	
UK Small Cos	2350.10	2439.50	- 5.80	2.71
DISCRETIONARY UNIT FUND MGRS				
0171 377 8819				
Desc Inc	246.30	259.20	- 0.90	3.14
EAGLE STAR UNIT MGRS LTD				
01242 577 555				
UK Balanced Inc	186.30	198.10	- 0.30	1.63
UK High Inc Inc	192.90	205.20	+ 0.20	3.47
-do- Accum	264.50	281.30	+ 0.20	3.47
UK Pref & F I Inc	61.72	65.50	- 0.05	5.65
Envornmtl Opps	109.90	116.80	+ 0.10	0.86
UK Smlr Cos #	78.09	83.07†	+ 0.41	0.56
Extra Income Inc	51.37	54.64†	- 0.02	6.29
EDINBURGH UNIT TST MGRS LTD				
0345 090 526				
Convertibles #	23.76	25.25	+ 0.04	5.54
Equity Income #	150.60	160.00		3.75
European	67.97	71.84†	+ 0.45	0.56
Financial	64.02	68.02	+ 0.23	1.32
Growth & Inc #	308.70	328.00†	+ 1.50	2.67
High Dist #	191.40	203.40	+ 0.80	4.18
International	442.10	469.70	- 6.40	0.11
Inf Cap Inc	111.30	118.80†	+ 0.10	2.27
Latin American	36.67	38.96	- 0.27	.
Pacific	86.79	92.21	- 0.83	
Pref High Inc	23.41	24.87†	+ 0.01	7.24
Tokyo	184.10	194.80	- 3.60	.
UK Smaller Cos	266.00	282.60	- 3.70	1.06
Dunedin Unit Trusts				
Jap Smllr Co	324.40	343.90	+ 5.60	..
Nth Amer	464.90	492.70	- 12.60	0.59
UK Inc & Gth	270.80	288.40	+ 1.30	2.57
ELY PLACE UNIT MGRS LTD				
0171 242 0242				
BRI Director Oligs	126.43	135.22	+ 0.33	1.04
Growth Acc	282.93	301.40	- 5.01	0.64
Income	631.81	675.73†	..	5.88
ENDURANCE FUND MGMT LTD				
0171 373 7281				
Endurance Fd	237.40	252.60	..	0.92
EQUITABLE UNIT TRUST MGRS LTD				
01296 431 480				
European	96.62	101.70	- 0.95	1.58
Ethical Tst	48.49	51.04	- 1.10	0.86
Far Eastern	303.15	319.11	- 2.39	1.43
High Income	152.03	160.03	+ 0.12	4.50
UK Index Tracking	55.51	58.43†	- 0.23	2.94
Intl Growth	151.95	159.95	+ 2.00	0.51
North American	161.11	169.59	- 2.38	1.62
Pelican	154.96	163.12	- 0.01	2.81
Smaller Cos	77.75	81.84	- 0.53	2.64
Special Sits	99.37	104.60	+ 0.95	2.86
Tst of Inv Tsts	228.54	240.57†	- 0.83	1.18
For Evermore see Laurence Keen				
EXETER FUND MANAGERS LTD				
01392 412 144				
Capital Growth	105.40	113.03	+ 1.48	.
Fd of Inv Tsts	56.48	60.24†	+ 0.03	0.48
High Income #	41.84	44.84†	+ 0.62	10.26
Warrant	49.92	53.17	+ 0.12	
Zero Preference	45.81	48.61	+ 0.20	
FAMILY INVESTMENT MGMT LTD				
01273 220 707				
Family Asset Tst	102.80	109.30†	- 0.50	2.40
United Charities	349.50	371.80	- 1.90	1.99
FIDELITY INVESTMENT SERVS LTD				
Callfree: Private Clients: 0800 414 161				
Cash Fund				
Cash Fund	100.00	100.00		5.60
Bond Funds				
Intl Bond	26.90	27.88	- 0.22	5.24
Strategic Inc	28.17	29.44†	- 0.02	5.77
Income Funds				
High Income	28.25	29.65	+ 0.05	5.30
Income Plus	143.40	152.50	+ 0.30	3.93
European Income	53.38	56.71†	- 0.40	2.40
UK Div Gro	34.70	36.90	+ 0.09	2.26
Equity Funds				
ASEAN	64.46	68.76	- 1.20	
American	354.80	377.70	- 15.80	
Amer Spec Sits	187.40	200.30	- 8.30	.
Japan Smaller Cos	24.63	26.21†	+ 0.17	.
European	253.60	269.70	- 1.70	0.50
European Opps	87.89	93.46	- 0.52	0.02
Global Pfr	34.58	36.77	- 0.44	0.51
UK Growth	134.60	143.20	+ 0.50	1.36
Growth & Inc	195.90	208.30	+ 0.50	2.40
Intl PEP	52.14	55.44	- 0.32	0.99
Japan Spec Sits	68.10	72.31†	- 0.64	
Japan	152.40	161.60	- 1.00	.
Managed Intl	375.90	399.40	- 6.50	0.47
Moneybuilder	69.46	73.86	- 0.55	
Recovery	66.34	70.54	- 1.03	1.53
South E Asia	194.30	207.10	- 2.90	0.93
Special Sits	809.30	860.60	+ 3.50	0.51
Specialist Funds				
Cash Accum Units	118.04	118.04	+ 0.10	5.60
FLEMING PRIVATE FUND MGMT LTD				
0171 814 2700				
Balanced #	160.50	162.60	- 0.10	1.47
Finsbury Prf Inc #	101.90	102.80†		6.04
Cap Ptflio	169.50	171.20	- 0.80	1.30
General Opps	151.70	153.20	- 0.30	3.25
Growth Inc	40.09	40.48	- 0.05	1.30
Private Portfolio	516.20	524.00†	- 4.30	1.14
FOREIGN & COLONIAL UNIT MGT				
Dlg 01277 690 385 Admin/Val 01277 690 350				
Euro Smllr Cos	157.10	167.10	+ 0.40	0.17
High Income	22.61	24.03	- 0.04	9.36
US Smaller Cos	425.70	454.00	- 5.80	
For Foster & Braithwaite see Quilter				
FRAMLINGTON UNIT MGMT LTD				
Enq 0171 330 6500 Dealing 0345 775511				
American Growth	81.44	86.64	- 2.13	.
-do- Accum	81.44	86.64	- 2.13	..
Amer Smllr Cos	661.00	707.00	8.80	
-do- Accum	675.30	722.20	9.00	
Capital Tst	437.00	464.90	+ 11.60	1.09
-do- Accum	842.00	893.00	+ 17.00	1.09
Cont'l Smllr Cos	63.69	68.02	- 0.28	1.51
-do- Accum	67.76	72.37	- 0.29	1.31
Convertible	147.50	156.90	+ 0.40	5.10
-do- Accum	326.90	347.70	+ 0.70	5.10
Emerging Markets	69.90	74.77	- 0.17	0.30
-do- Accum	70.54	75.36	0.18	0.30
European	161.10	170.50	- 0.60	0.50
-do- Accum	170.60	180.70	- 0.90	0.50
Extra Income	415.90	442.40†	+ 6.50	4.45
-do- Accum	670.50	713.30†	+ 10.50	4.45
Financial	196.20	208.70	+ 0.80	0.46
-do- Accum	204.50	221.90	- 0.60	0.46
Gilt Trust	64.83	66.94	- 0.09	6.65
-do- Accum	100.80	103.90	- 0.20	6.65
Health Fund Inc	277.30	296.30	- 7.40	
-do- Accum	277.30	296.30	- 7.40	
Income & Growth	243.20	258.70	+ 2.50	3.95
-do- Accum	392.00	417.00	+ 4.10	3.95
Intl Growth	430.10	458.00	- 7.40	.
-do- Accum	477.50	509.50	- 8.20	
Japan & Gen	138.40	147.10†	- 1.40	
-do- Accum	139.80	148.50†	- 1.50	
Monthly Inc #	210.10	223.50†	+ 0.70	4.38
-do- Accum #	212.50	226.10†	+ 0.70	4.38
Managed Port Inc	126.80	133.30	- 0.20	1.34
-do- Accum	137.50	144.70	- 0.40	1.34
Quarterly Income #	59.00	63.28†	+ 0.02	5.28
-do- Accum #	68.90	73.90†	+ 0.02	5.28
Recovery	344.30	368.10†	+ 3.20	.
-do- Accum	406.70	434.40†	+ 3.60	.
UK Growth	71.51	76.07	- 0.13	2
-do- Accum	77.53	82.48	- 0.16	2
FRIENDS PROVIDENT UNIT TRUSTS				
Dealing 01722 715835 Enq 01722 715834				
FP American	67.85	72.19	- 1.42	0.04
FP Am Smllr Cos	206.90	220.60	- 2.70	.
FP Asian Growth	299.40	319.30	- 1.40	..
FP Australian	435.30	464.30	- 5.10	.
FP Equity Dist	493.20	526.00	- 1.30	2.29
-do- Accum	£11.01	£11.74	- 3.00	2.29
FP Euro Gth	318.20	339.40	+ 0.10	..
-do- Accum	348.10	371.30	+ 0.10	
FP Intl Bond	56.21	59.48†	- 0.48	4.39
FP Intl Gth Dist	39.78	42.41	- 0.17	.
-do- Accum	58.41	62.30	- 0.23	.
FP Pac Basin Acc	218.40	232.90	- 0.30	
FP Income #	63.16	67.37	+ 0.10	4.72
-do- Accum #	224.50	239.40	+ 0.30	4.72
FP Jap Smllr Cos	231.90	247.30	+ 3.80	
FP Monthly Dist #	79.94	85.26†	+ 0.07	5.25
FP Stlg Deposit	100.70	100.70	+ 0.10	5.03
FP Tokyo	66.32	70.74	- 0.73	
FP UK Focus	45.73	48.77	- 0.03	1.53
FP UK Growth	215.10	229.42	- 0.70	2.09
-do- Accum	437.70	466.80	- 1.40	2.09
Stewardship Dist	478.10	509.90	+ 0.70	1.12
-do- Accum	604.20	644.40	+ 0.90	1.12
Stewdship Inc Dist #	83.93	89.52†	+ 0.09	4.53
-do- Accum #	117.40	125.20	+ 0.10	4.53
N Am Stshp Dist	133.50	142.40	- 2.80	0.23
-do- Accum	143.80	153.30	- 2.80	0.23
FP Exempt Trust				
Inst Ethical In #	115.30	115.70	+ 0.20	3.30
Inst Ethical Ac #	115.20	115.70	+ 0.20	3.20
FP Managed Portfolio Service				
Capital Gwth Acc	135.40	144.00	+ 0.80	1.10
Open Cap Gth Acc	138.20	147.00	- 0.70	
Cap Gth Inc Inc #	122.60	130.40†	- 0.80	3.08
Cap Gth Inc Acc #	131.30	139.60	- 0.90	3.08
Opn Cp Gth Ic Ic #	127.80	135.90†	- 0.30	3.89
Opn Cp Gth Ic Ac #	138.40	147.20	- 0.30	3.89
GA UNIT TRUST MGRS LTD				
0345 581 106/7				
GAMDA	322.60	342.30	+ 1.90	1.75
Cash	49.41	50.15†	+ 0.04	4.82
Growth Portfolio	94.87	101.00	+ 0.10	0.12
Income Portfolio	77.58	82.31†	- 0.16	2.77
GEM DOLPHIN INV MGRS LTD				
0171 236 8441				
Special Sits	251.60	269.10	- 1.00	0.28
Dividend	105.60	112.90†	- 0.59	4.11
Int Gth & Inc	267.20	285.80	- 1.99	2.25
UK & Gen	54.91	58.73†	- 0.14	1.41
Fund of Funds	78.40	84.92	- 0.10	
GT GLOBAL FUND MGMT LTD				
Inv 0800 212274 Dealing 0171 626 9431				
American Smllr Cos	217.00	232.10	- 11.60	0.14
European Gth	797.20	846.70	- 0.80	0.56
Euro Eq & Bd Inc	56.91	60.32	+ 0.03	5.00
-do- Accum	64.61	68.47	+ 0.02	5.00
Far East & Gen	280.20	299.70	- 0.70	
High Yield #	51.65	54.63†	- 0.08	7.34
-do- Accum #	58.76	62.16	- 0.12	7.34
Income Inc	212.50	227.30	+ 1.30	3.78
-do- Accum	242.90	254.80	+ 1.50	3.78
Intl Growth	397.00	422.20	- 4.30	0.29
Intl Income	99.63	105.50	- 0.90	2.59
Japan Growth	403.60	428.90	+ 0.30	
Orient Acc	218.90	233.70	+ 2.30	0.13
UK General Inc	201.90	215.60†	- 1.30	1.62
UK General Acc	362.40	387.00	- 2.20	1.62
UK Sm Cos Div Acc	65.84	70.42	+ 0.13	1.65
UK Spec Sits	113.30	121.20	+ 0.40	1.35
US Growth	198.80	210.80	- 1.90	
Wrlde Spec Sits	164.40	175.10	- 3.60	
GARTMORE FUND MANAGERS				
0171 782 2000 Dlgs only: 01277 264 421				
UK Growth Funds				
British Growth	63.35	67.68†	- 0.33	2.01
Cash Trust	148.82	148.82	+ 0.12	5.46
Practical Inv Inc #	129.90	138.93	- 0.76	3.46
-do- Accum #	314.31	336.16	- 1.85	3.46
UK Index	195.55	196.53	+ 0.25	3.03
UK Smaller Cos	231.16	247.23	+ 1.35	0.22
Income Funds				
Extra Yield	25.65	26.58†	- 0.01	7.15
High Income	37.89	39.54†	+ 0.13	4.50
UK Equity Income	171.46	183.47†	+ 2.22	3.07
Global Bond	28.28	29.34	- 0.27	4.67
International Funds				
Emerging Markets	51.60	56.19	- 0.72	.
Global Managed	150.42	159.84	- 2.05	0.84
Gold & Intl Res	116.37	124.46	+ 0.47	.
Global Utilities	155.98	166.44	- 0.70	0.93
Overseas Funds				
American	215.77	228.67	- 4.40	0.52
European	145.25	154.18†	- 0.56	0.47
Euro Sel Opps	225.45	239.57†	- 0.37	
Amer Emerging	180.05	191.89	- 5.09	
Hong Kong	182.40	195.02†	+ 1.25	1.18
Japan	183.34	194.59	- 2.10	
Pacific Growth	235.55	252.86	- 3.24	.
Gartmore Pension Strategy Funds				
Managed Equity	273.06	273.06†	- 1.14	1.78
Long Term Bal	291.05	291.05†	- 1.23	2.64
Med Term Bal	240.08	240.08†	- 0.91	2.89
UK Equity	324.98	324.98	- 1.43	2.38
UK Emerging Cos	195.35	195.35	+ 0.62	1.83
American	358.63	358.63	- 7.72	0.38
Japan	106.48	106.48	- 0.85	
European	376.44	376.44	- 1.70	0.69
Index Linked Gilt	194.22	194.22	- 0.46	2.82
Fixed Interest	185.69	185.69†	- 0.44	7.04
Asia Emerging	394.59	394.59	- 10.29	
Pacific	240.67	240.67	- 4.04	0.67
Emerging Mkts	135.50	135.50†	- 1.38	0.47
Index Strat Japan	175.08	175.08†	- 0.94	0.30
-do- Pacific Rim	217.48	217.48†	- 3.03	0.97
-do- Cont Europe	201.55	201.55†	- 1.11	1.35
Index Strat USA	213.15	213.15†	- 3.43	1.33
Gartmore Personal Pension Funds				
Managed Equity	128.96	137.19	- 0.57	
Med Term Bal	114.73	122.05	- 0.47	
Long Term Bal	131.28	139.63	- 0.59	..
UK Equity	151.43	161.09	- 0.68	
UK Emerging Cos	92.04	97.91	+ 2.70	
American	166.32	176.93	- 3.78	
Japan	50.91	54.16	- 0.42	.
European	156.54	166.52	- 0.73	.
Fixed Interest	95.89	102.01	- 0.24	.
Index Linked Gilt	86.56	92.07	- 0.22	.
Deposit	89.58	95.27	+ 0.15	..
Broker Unit Trusts				
SWH Intl	164.05	172.08	- 0.08	0.49
BroWl Gth Port Inc	76.38	80.61	- 0.04	0.60
-do- Inc Port Inc	68.41	72.20†	- 0.02	3.50
-do- Wwide Port	61.43	64.83	- 0.37	0.10
GLOBAL ASSET MANAGEMENT				
GAM Sterling Management 0171 493 9990				
Stlg & Intl Inc	715.67	781.35	+ 9.25	0.60
-do- Accum	812.38	864.21	+ 10.50	0.60
European Inc	188.16	199.92	- 2.07	1.02
Amalgam Inc	170.14	180.17	- 0.37	
N America Inc	443.85	472.18	- 13.72	
Far East Inc	357.30	380.11	- 7.51	0.17
-do- Accum	370.84	394.52	- 7.79	0.17
UK Divid Inc	231.09	245.84	+ 2.03	1.81
GOVETT (JOHN) UNIT MGMT LTD				
0171 378 7979 Dealing: 0171 407 7888				
Protected Funds				
UK Safeguard	124.840	133.030	- 0.01	
Do NAV to Mar 21	118.32	118.32		..
UK Equity Safeguard	98.44	105.10	+ 0.03	..
Do NAV to Mar 21	91.86	91.86		
Cash	9.5333	9.5800	+ 0.01	5.25
UK Growth Funds				
UK Equity Gen	306.00	325.40	- 1.00	2.30
British Growth	77.20	82.56	+ 0.91	2.56
UK Small Cos	77.46	82.83	+ 1.90	0.62
FTSE 250 Index	96.88	103.60	+ 0.75	2.12
Geared UK Index	17.7998	18.7881	- 0.26	4.75
Income Funds				
UK Equity Inc #	102.74	109.88	+ 0.76	4.09
Corp Bd	78.63	81.23	- 0.01	5.87
Monthly Inc	41.55	44.34†	- 0.10	8.64
International Funds				
American Gen	256.00	270.90	- 3.90	
American Strat	253.34	270.94†	- 12.03	
JG US Index	19.9428	21.0126	- 0.41	3.75
European Gen	288.10	304.90	+ 0.60	0.76
European Strat	131.09	140.20	- 0.61	
Japan Gen	132.70	140.50	- 2.40	.
Japan Strat	47.20	50.47†	- 0.24	..
Asia Pacific	104.57	111.83	- 1.91	1.25
Pacific Strat	169.30	180.96†	- 0.10	
Greater China	235.46	251.82	+ 2.77	
Latin America	111.84	119.60	+ 0.58	
Intl Growth	173.10	185.13	- 2.62	
Balanced Exempt	142.20	137.30	+ 0.70	2.50
For Granville see Guinness Flight				
GUARDIAN UT MGRS LTD				
0171 538 8668				
European	621.20	663.60	- 1.60	
Gilt & Fixed	133.60	141.70†	- 2.30	5.42
Growth Equity	484.60	517.70	- 1.70	1.20
Income Trust	162.50	173.60	- 0.10	3.86
International	213.90	228.50	- 2.10	
Japan Trust	98.90	105.80	- 0.30	.
Nth American	387.60	414.00	- 8.30	
Pacific	597.60	638.40	- 11.00	0.06
Growthfill	700.60	748.40†	- 3.10	1.32
GUINNESS FLIGHT UT MGRS LTD				
0171 522 2129				
EMU Trust	102.48	108.33	- 0.96	5.37
Global High Inc	97.21	100.88	- 1.36	5.57
Corporate Bond	108.60	112.73	- 0.25	6.67
Eqty & Bond Inc	118.31	125.80	+ 0.33	4.86
European Growth	138.08	146.82	+ 0.02	
Intl PEP Trust	74.79	79.52	- 0.59	.
Equity Inc	145.90	155.12†	+ 0.86	3.54
-do- Accum	217.43	231.18	+ 1.31	3.54
Recovery	438.10	465.70	- 0.90	2.34
-do- Accum	523.40	556.50	- 1.00	2.34
Gl Wrtc High Inc	134.31	136.32†	+ 0.79	7.16
UK Emerg Cos	329.30	350.20	+ 16.20	2.63
UK Smlr Cos	425.50	443.10	+ 0.30	2.89
Glob Prv Tst	132.89	141.29	- 0.76	1.09
-do- Accum	138.16	146.90	- 0.78	1.09
Inc Share Tst	99.18	105.46	+ 1.24	8.34
Small Cos	109.07	115.95†	+ 0.65	2.10
HALIFAX UT MGMT LTD				
Dealing: 0171 220 5050				
Balanced Inc	58.58	62.12†	- 0.02	3.26
Balanced Acc	63.06	66.84	- 0.05	3.26
Growth	35.85	38.01†	+ 0.05	1.86
Growth Acc	37.33	39.58	+ 0.05	1.86
Income	34.18	36.24	+ 0.18	4.28
Income Acc	36.84	39.06	+ 0.20	4.28
Dealing 01904 611170				
Accumulation Tst	28.16	30.51	- 0.15	2.90
HAMBROS UNIT TRUST MGRS LTD				
Enquiries: 01277 227 300 Dealing: 01277 690 390				
High Provider	102.30	105.70†	- 0.10	6.43
Model Pfolio	258.60	277.00	- 1.70	2.18
HENDERSON INVESTORS				
Enquiries: 0645 494949 Dealing: 0645 464646				
UK Funds				
UK Enterprise	396.85	424.61†	- 0.17	0.58
Best of British	80.01	85.04	+ 0.45	1.93
UK Smaller Cos	170.10	182.85†	- 0.28	0.45
High Income Funds				
Income & Growth #	332.35	353.93	- 0.07	3.27
-do- Accum #	960.17	£10.31	- 0.21	3.27
High Income	363.16	388.21†	+ 1.89	4.05
Extra Income #	315.66	335.72	+ 0.85	5.64
Pref & Bond	51.22	52.94†	+ 0.20	8.10
International				
Ethical	130.19	139.23†	+ 0.25	1.41
International	331.44	352.79	- 4.73	
Global Bond	54.94	57.84	- 0.63	5.32
Inv Port Tst	103.84	111.05	- 0.12	0.43
Global Tech	234.65	251.72	- 9.86	
Overseas Funds				
Asian Enterprise	206.00	220.39	- 0.98	0.07
European	667.29	700.38	+ 1.37	0.15
European Income #	101.63	107.65†	- 0.36	2.94
Euro Smlr Cos	214.67	229.97	+ 0.13	0.75
European Value	104.42	111.18	- 0.28	
-do- Accum	112.33	119.60	- 0.31	
Japan Trust	179.06	189.13†	- 0.94	



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Sharp falls across the board

TRADING PERIOD: Settlement takes place five business days after the day of trade. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

ALCOHOLIC BEVERAGES

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
556	407½	Allied Domecq	437	- 3	6.7	13.2
626	477	Bulmer (HP)	630	...	2.7	18.5
731	63½	Burn Stewart	69		6.2	73.3
1000	615	Glenmorangie A	1000		1.5	27.2
498	411	Grand Met	453½	- 8½	4.4	14.6
493	424	Guinness	456½	- 5½	4.2	14.2
380	315	Highland Distl	351		3.0	16.9
803	255½	Matthew Clark	319	+ 1½	8.4	15.2
141	91½	Morydun W	107½		5.3	14.5
2612½	1375	SA Breweries	1840¾	- 62½	1.9	

BANKS

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
4706¼	2743¾	ABN-AMRO	4409¾	- 125	2.6	18.1
811	628	Abbey Nat	755½	- 12½	4.4	13.1
455½	315	Allied Irish	438½	- 8½	4.1	
408½	285	Aus New Z	382½	- 4½	5.0	
7809¾	3843¾	Bank America	7103¼	- 234¾		
377½	227½	Bank Scotland	341		2.7	12.5
1236	663	Barclays†	1108	- 18	3.6	11.2
631½	413	Bk of Ireland	626	- 7½	3.3	14.2
7884¾	4031¼	Citicorp	7931¼	- 158¾	...	...
1575	1268¾	Commerzbk	1571½	- 3½	2.8	...
1350	609¾	Dai Ichi Kan Y	668¾	- 43¾	0.6	
3472½	2708¾	Deutsche Bk	3193¾	- 9½	2.0	
881¼	567½	Espirito Santo	871¼	- 3½	3.9	12.3
1507	600½	Fuji Bank Y	714¾	- 45½	0.6	
1593½	931	HSBC	1582	+ 19	3.0	15.0
1544	930	HSBC HK	1534½	+ 14½	3.1	14.5
600	385	Irish Perm	600		2.7	
534	294½	Lloyds TSB†	508½	- 8½	3.2	15.9
819½	556	Nat Aust Bk	771½	- 9	5.3	10.5
844½	606½	Nat West	758½	- ½	4.9	11.1
632½	464	Ryl Bk Scot	577½	- 11	4.0	12.8
842	547	Stand Chart	841½	+ 26	2.2	14.9
2174¼	£131½	Wells Fargo	£164¾		1.9	
372¼	264	Westpac	347¼	- 5	3.8	11.3

BREWERIES, PUBS & REST

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
878½	702	Bass	855	- 3½	3.7	16.9
70	40	Brit for the Bdr	64		3.4	17.5
205	161	Burtonwd Brw	189		3.7	17.0
149½	92	City Centre Rest	149		1.9	28.1
738	463	Compass Grp†	735	+ 1	1.5	29.1
290½	190	Eldridge P A	287½	- ½	2.3	17.6
540	413	Fuller Sm A	480		2.4	16.0
636	545½	Greenalls Grp	556½	- 2	3.5	17.5
721	567½	Greene King	721		2.8	17.9
295	154½	Grosvenor Inns†	216½	+ 1	3.5	20.9
362½	304	Groupe Chez Ger	282½	+ 6½	1.3	27.6
357	[illegible]	Hardy Hanson	293½		4.5	13.3

BUILDING & CONSTRUCT

BUILDING MATERIALS

CHEMICALS

DISTRIBUTORS

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
467½	328	Electrocomponents	400	+ 1½	2.2	24.2
314	125½	Eurodis Elect	198½	...	3.1	28.3
156	65	Eurodollar	141½	- 2	5.3	14.4
105	76	European Mtr	89½		7.4	9.1
375	217	Evans Halshaw	380	..	7.9	10.2
67	38½	Fife Indmar	50½		8.2	7.6
386	239½	Finelist Grp	380	+ 7½	2.1	22.6
34¼	16½	Gantlet	33¼	+ ¼	3.6	12.6
81	33½	Glanchewton	71	- 2	1.8	21.0
110	70½	Gowrings	106½	..	3.2	18.1
101	72	Hamlet	95	...	7.9	8.8
292	216	Harris (Philip)†	265	- 1½	4.1	16.1
317½	200½	Headlam	308½	..	2.4	25.6
200	132	Holders Tech	149	..	5.0	14.0
242½	153	ISA Intl	219½	+ 4½	1.6	...
316	231	Inchcape	266		3.9	22.7
78	33	Jacks (Wm)	52½		4.8	18.1
260	169	Kwik-Fit	224	+ 1½	2.9	18.0
380	298	Lex Service	349½	+ 5	5.9	10.8
155	105	Lookers	108	..	8.7	6.9
17	10½	Malaya Grp	13	..	6.3	14.0
9¼	5¼	Middlesex	7½	- ½	1.3	11.4
47	31	Midstates	39½		0.8	
565	263	[illegible]	284	- 31	3.8	7.3
174½	115	Northamber	164	..	1.1	9.8
370½	201½	Partco	351½		3.0	...
404½	272	Pendragon	388½	+ 2	2.9	19.3
212½	145	Perry Gp	212½	...	4.9	10.8
752½	492½	Premier Farnell	496½	- 22	2.9	19.3
180	135	Quicks Group	149½		5.4	11.2
348	185	REA	338½		1.5	40.6
3	2	Reece	2¼	...	...	
54	20	Ronson	23½		8.0	8.1
4½	2	Ross Gp	3	...	...	
56	25¼	SEP Intl	28½	- ¼	8.0	7.4
195	55	Saltire	57½		2.2	18.6
417½	246	Time Products	415½	.	3.3	17.0
301½	123	UMECO	246	...	2.4	17.5
352½	263½	Vardy (Reg)	337½	.	2.6	14.6
650	325	WF Elect	615		2.7	22.2
50	25¼	Wilshaw	34¼	- ¼	3.1	10.1
172½	75½	Wyko	161½	- 1	2.1	18.7
154½	104	Young (H)	145½	- 2	3.6	12.5

DIVERSIFIED INDUSTRIALS

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
430	288	Antofagasta	404	.	1.6	15.7
387	283	Ascot Hldgs	313½	.	2.1	
1056	785	Broken Hill	811	- 17	2.9	18.9
340	229	BTR	238½	+ ½	5.0	17.8
586	411	BAT	537	+ ½	5.8	10.4
147½	108	Bibby (J)	131		7.2	7.6
66	50½	Brierley Inv	58½	- ¼	7.9	9.8
972	715	Charter	741½	+ 1½	4.7	10.5
328	205	Cookson	235	- 1½	4.5	12.5
229½	141	Cosalt	216½	- 1½	5.7	10.5
312½	204	DCC	311½		2.8	12.4
141¼	109½	Grampian Hdg	126½	.	6.2	13.0

ELECTRICITY

ELECTRONIC & ELECT

ENGINEERING

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
84	30	Simon Eng	40½	- ½	2.0	15.1
301	127½	Six Hundred	148½	- ½	4.0	2.9
833½	622	Smiths Ind	770½	+ 1	2.6	19.8
786½	593	Spirax-Sarco	645	.	2.7	18.0
324	283½	Sterling Ind	286		3.9	14.4
593½	456	TI	529½	- 1	3.2	18.9
134	92	Tinsley (E)	113½	...	6.5	11.8
121	72	TomaTec	116	+ 2½	2.5	20.7
212½	140	Triplex Lloyd	193½	.	4.5	10.9
167½	137	Unicorn Intl	167½		4.1	14.9

ENGINEERING, VEHICLES

FOOD MANUFACTURERS

HEALTHCARE

HOUSEHOLD GOODS

INSURANCE

INVESTMENT TRUSTS

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
377½	314	Dunedin Smlr	374	- 1½	3.0	39.2
177	153½	Dunedin Wrldn	165½	- 1	1.4	68.2
115½	82½	Edin Dragon	91½	- ½	.	
30½	23¾	Edinburgh Inca	29¾			
371½	312½	Edinburgh	366½	- 1½	3.5	31.8
177	102½	EFM Japan	115¾	- 2¼		
502	362	Electra Inv	472½	- ½	2.2	44.2
287½	222	Electric Gen	265½	- 1	1.8	57.3
267½	43	English Nat	223		0.2	
156	139	English Scott	153½	- ¼	...	
419½	332	European Asset	398½	- 3½	1.3	

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
195½	135	Murray S/C Cap	191½	- ½	...	...
73¼	68	Murray S/C Inct	67½	...	21.4	5.5
3750	2850	Murray S/C Ulst	3550		4.1	
511	419	Murray Small	477½	- 5	1.3	70.5
402½	355	Murray Vent	398½	.	4.6	22.3
9	5½	Newmarket	5½	...		
415	353½	O'seas Inv Tst	392½	- 3½	1.2	...
218	156½	O'seas Wts	200½	- ½	..	
147	112	Pacific Assets	120½	- ¾	0.4	
109	88	Perp Inc Gth	108½	.	2.8	...
93¾	46	Perpetual Jap	46½	- ½	...	

LEISURE & HOTELS

MEDIA

1996/97 High	Low	Company	Price (p)	+/-	Yld %	P/E
251	198	GGT Group#	223		3.3	15.6
259¾	158½	GWR Gp	214½	+ 1½	1.5	37.2
387½	200	Goodhouse Group	283½		2.0	19.0
33½	18	Goodhealth	31½	.	1.9	19.2
327½	217	Grampian	275	+ ½	2.8	22.0
401	284	HTV Group	361½	+ 11	1.3	32.6
336	232½	Haynes Pub	280	...	4.9	12.8
27	17	Highbury Hse	20	- 1	.	
280	190	Hodder H'line	219		3.7	22.1
285	145	Home Counts	285	...	2.6	30.2
334	273	IBC	323	.	3.2	12.1
22¾	10½	Inceptav	21¾	..		14.8

MINING

OIL & GAS

OTHER FINANCIAL

PHARMACEUTICALS

PRINTING & PAPER

PROPERTY

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RETAILERS, GENERAL

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TELECOMMUNICATIONS

TEXTILES & APPAREL

TRANSPORT

WATER

ALTERNATIVE INV MARKET

NORWICH UNION 1797-1997 BICENTENARY

Founded 1st March, 1797

BRITISH FUNDS

SHORTS (under 5 years)

Int yld %	Grs red yld
6.39	6.06
[illegible]	
3.65	6.09
[illegible]	6.13
9.45	6.30
7.19	6.38
12.89	6.50
13.70	6.54
11.06	6.56
9.05	6.61
11.08	6.68
9.75	6.63
6.09	6.65
9.45	6.77
8.51	6.82
7.72	6.85
11.01	6.88
9.06	6.94
7.00	6.95

MEDIUMS (5 to 15 years)

1996/97 High	Low	Stock	Price £	+/-	Int yld %	Grs red yld
					8.71	7.07
					7.65	7.07
					6.72	7.12
					2.54	6.96
					4.06	5.97
					[illegible]	7.18
					[illegible]	7.12
					[illegible]	7.23
					6.42	7.27
					9.77	7.16
					[illegible]	7.24
					[illegible]	7.29
					[illegible]	7.19
125½	115½	Treas 11¾% 2003-07	121¾ †	-	9.65	7.14
110	101	Treas 8½% 2007	108	-	7.82	7.28
114	103	Treas 9% 2008	112	-	7.98	7.33
106	96	Treas 8% 2009	105	+ ¼	7.60	7.37

LONGS (over 15 years)

1996/97 High	Low	Stock	Price £	+/-	Int yld %	Grs red yld
91½	81½	Treas 6¼% 2010	89¾	-	8.95	7.43
115	104	Conv 9% 2011	113	-	7.91	7.42
116	104	Treas 9% 2012	114	-	7.88	7.43
85	75½	Treas 5½% 2008-12	85 †	+ ¼	6.47	7.19
107	95	Treas 8% 2013	105	-	7.61	7.44
104	93	Treas 7¾% 2012-15	103	+	7.50	7.46
107	95	Treas 8% 2015	105	-	7.57	7.42
115	102	Treas 8¾% 2017	113	-	7.73	7.47
108	35	Tr 8% 2021	106	-	7.51	7.41

UNDATED

1996/97 High	Low	Stock	Price £	+/-	Int yld %	Grs red yld
47	41	War Ln 3½%	46	.	7.46	..
33	29	Treas 2½%	32	+	7.62	.
58	46	Consols 4%	52	-	7.67	.

INDEX-LINKED on projected inflation of:

1996/97 High	Low	Stock	Price £	+/-	10%	5%
114	111	Treas IL 4⅝% 1998	114			1.79
187	176	Treas IL 2½% 2001	185	-	2.53	3.14
184	171	Treas IL 2½% 2003	183	-	2.77	3.22
120	112	Treas IL 4⅜% 2004	119	-	2.84	3.23
195	179	Treas IL 2% 2006	194	-	2.98	3.28
176	161	Treas IL 2½% 2009	174	-	3.10	3.35
183	166	Treas IL 2½% 2011	181	-	3.17	3.39
150	136	Treas IL 2½% 2013	149	-	3.23	3.42
161	145	Treas IL 2½% 2016	160	-	3.28	3.46
154	138	Treas IL 2½% 2020	152	-	3.36	3.51
128	115	Treas IL 2½% 2024	126½	-	3.35	3.52
126	113	Treas IL 4⅛% 2030	124 †	-	3.38	3.52

RACING: NICHOLSON COMPLETES CHELTENHAM FESTIVAL REPLACEMENTS FOR INJURED MAGUIRE

Osborne handed ticket for L'Opera

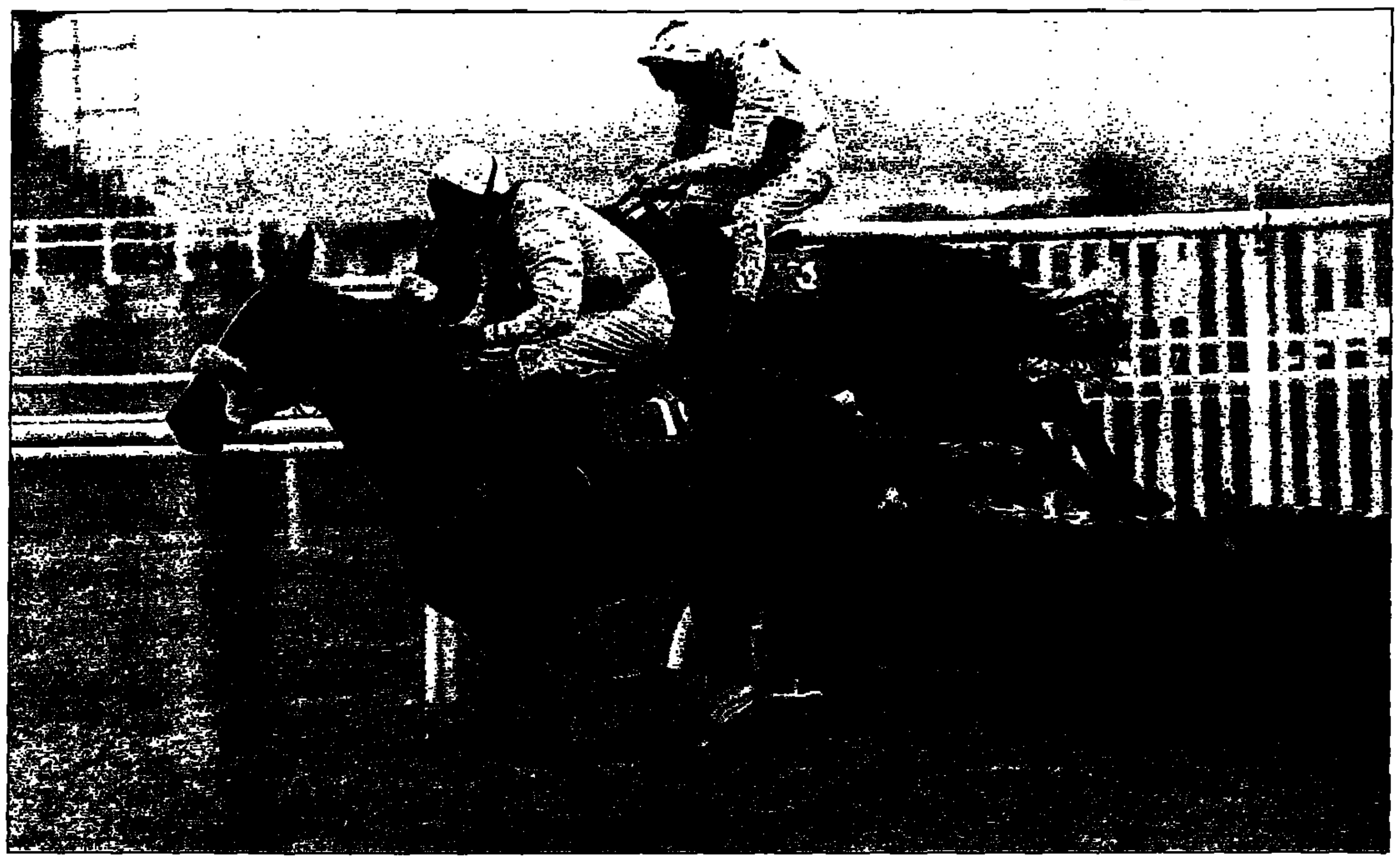
By Richard Evans
and Julian Muscat

DAVID NICHOLSON yesterday completed riding arrangements for the Cheltenham Festival when he booked Jamie Osborne for L'Opera. The four-year-old disputes favouritism for the Triumph Hurdle after an impressive debut victory at Kempton seven days ago.

Osborne's engagement rounds off Nicholson's quest to secure the best replacements for Adrian Maguire, who fractured his right arm in a fall at Leicester on Tuesday. Richard Dunwoody partners Viking Flagship, Mulligan, Certainly Strong and either Relkeel or Sanmartino; Andy Thornton rides Ballyea Boy and King Lucifer; and David Bridgwater is aboard the Darren Mercer-owned trio of Escartefigue, Destin D'Estruval and Banjo. Richard Johnson, Maguire's understudy, can expect up to 12 stable mounts.

RICHARD EVANS

Nap: LE MEILLE
(2.00 Doncaster)
Next best: Angelo's Double
(2.45 Newbury)



Splendid Thyne takes the last ahead of Clinton in the Ardington National Hunt Novices' Hurdle at Newbury yesterday. *Photograph: Hugh Routledge*

"Richard [Dunwoody] and Jamie [Osborne] are to school the horses on Thursday," Nicholson said. "I am pleased to have sorted the whole thing out quickly. We will miss Adrian terribly but at least we have got a good team of replacements. I am also pleased that Richard Johnson will have his chance. He didn't manage to ride a winner at Cheltenham last year but I thought he rode very well. The Festival is so tough; one winner there makes the whole season for me."

Nicholson has abandoned plans to work Banjo — the Gold Cup hope who has been off the course for two years — after racing at Newbury today. "We can do just as much at home now that the rain has arrived," the trainer said. "Banjo has been pleasing me in his work."

Maguire is not the only jockey who must come to terms with a lengthy absence. Brian Harding, who had been expecting to partner either Addington Boy or The Grey Monk in the Gold Cup, will not be allowed to ride again until December.

Harding has been out of action since he fractured his skull at Newcastle on December 16, but was hoping for clearance to return this week. "When I saw Dr Gerber he told me he would be recommending I have a year off," Harding said. "I thought my fracture was healing well but he said I had had some sort of leg tremor, which they called a seizure, when I was concussed. I spoke to Dr Michael Turner [the Jockey Club's chief medical adviser] and he said that means a year off."

Although the Cheltenham Festival is only ten days away, the focus will be on Aintree at Newbury today when Smith's Band, one of Jenny Pitman's four Grand National entries, returns after 13 months on the sidelines.

The bold-jumping nine-year-old was a leading contender for last year's National before a setback brought his season to a premature end. Damaged shoulder ligaments, received in a fall at Sandown was the cause of the setback, Mrs Pitman said yesterday.

"I am very happy with him although I would have liked an extra week," she added. "I won't work horses that have had a problem on the all-weather, so during the freeze we just kept him ticking over. He has done quite a lot of work since but will improve for the race."

Away from the gaze of the television cameras, Patrick Haslam is wasting no time in running Nigel's Lad (Doncaster 3.05) after his comfortable success at Newcastle on Monday. The five-year-old, who had previously finished a good second to the highly rated Marello (who won again yesterday), should complete a quick double.

Cheerful Aspect can confirm the favourable impression he created when winning at Lingfield by following up at Warwick (1.30).

Destiny Calls can seize timely opportunity

DONCASTER
CHANNEL 4

12.50: More Dash Thancash looks worth following until beaten after showing progressive form to win at Huntingdon and Windsor. Raised 7lb for his latest comfortable win, Merrita Jones's runner still looks at the right end of the handicap and should be suited by this track and ground. Desert Fighter is well treated on his best form but does not look totally genuine. Sea Victor disappointed at Newcastle last time but will be suited by this flat track.

1.25: Destiny Calls, who won first time out last term, can stage a repeat here. The Nick Gaselee-trained seven-year-old developed into a useful novice and signed off last year by beating Southampton and Challenger Du Luc on Whitbread day at Sandown. This represents a drop in class and, with further improvement likely, he can oblige. Artic Wings won a weak race at Fakenham 15 days ago, while Real Glee made numerous jumping errors last time. Frickley and Wee River look bigger dangers.

2.00: This ground may be too quick for Whispering Steel, while Ali's Alibi is well handicapped but one-paced. Musthaveaswig, a course and distance winner, scored in a slowly run race at Warwick 25 days ago but his jumping can be suspect. **Le Meille** showed his turn was near when running well behind Call It A Day at Newbury three weeks ago when 3lb out of the handicap. Left alone by the handicapper, he looks particularly well treated judged on his form last season.

2.30: The return to three miles will benefit **Lochnagrain** in this tight handicap. Outclassed at Sandown last time, Mary Reveley's tough campaigner was previously a good second to the well-treated Livio at Carlisle over 2½ miles and a reproduction of that form would suffice here. Ealing Court is weighted to reverse Chepstow form with Bankhead.

Richard Evans

TODAY'S RACES ON TELEVISION

NEWBURY
BBC1

1.15: The Frog Prince is well weighted on his belated seasonal debut. He is effective at this trip but a 12-month absence is not encouraging. The bulk of Newlands-General's victories have come at shorter trips. He is a headstrong individual who is prone to errors. Too Plush has beaten disappointing opponents in winning his last two races. He is worth opposing with **Mely Moss**, a French import who won with authority over an extended 2½ miles on his British debut. Subsequently beaten over three miles at Towcester, he now reverts to the shorter trip.

1.45: Smith's Band, a live Grand National candidate, appeals in this tightly knit handicap. He thrived throughout last season, which ended prematurely after a narrow defeat by Scotton Banks at Haydock. A good jumper who has triumphed on his reappearance in the last two seasons, Smith's Band can do so again from an attractive handicap mark. Sister Stephanie and River Mandate are closely matched on their recent Towcester encounter with preference being for the former.

2.15: This has several permutations, particularly a third successive victory for Sheriffmuir, who will appreciate any rain. Goldingo reserves his best for Warwick, but this consistent gelding looks sure to take a hand. Nipper Reed may need it softer, but **Rangitikei** should find conditions to his liking. He can follow up a recent win over course and distance.

Julian Muscat

DONCASTER

THUNDERER
12.50 Sea Victor
1.25 Conti D'Estruval
2.00 Musthaveaswig
2.30 Smith Too
3.05 Nigel's Lad
3.40 Sigma Run
4.10 Wynyard Knight

Private Handicapper's top rating: 3.05 NIGEL'S LAD.

GUIDE TO OUR IN-LINE RACECARD

101 113143 GOOD TIMES 13 (BF,F,G,S) (Mrs D Robinson) B Hall 12-0 B West (7) 88

Racecard number. Six-figure form (F — fell. P — pulled up. U — unseated rider. B — brought down. S — slipped up. R — refused. D — disqualified). Horse's name. Days since last outing: F if flat. (B — blinkers. V — visor. H — hood. E — Eyeshield. C — course winner. D — distance winner. CD — course and distance winner. BF — beaten favourite in latest race). Going on which horse has won (F — firm, good to firm, hard. G — good. S — soft, good to soft, heavy). Owner in brackets. Trainer. Age and weight. Rider plus any allowance. The Times Private Handicapper's rating.

GOING: GOOD SIS

12.50 LIGHT INFANTRY PLATE HANDICAP HURDLE C4
(£3,678: 2m 110yd) (8 runners)

1 20-4206 CHARMING GIRL 35 (D,G,S) (C Cowan) O Sherwood 6-11-13 J Osborne 92
2 11P/52P UNCLE DOUG 28 (D,G,S) (D Saul) Mrs M Reveley 6-11-11 G Lee (3) 92
3 F05362 THORNTON GATE 14 (CD,F,G,S) (T Bennett) T Easterby 8-11-8 L Wyer 98
4 13/0-502 GLANMERIN 23 (D,G,S) (R Norton) K Morgan 6-11-4 A Dobbin 98
5 110 SEA VICTOR 14 (CD,BF,F) (J Abell) J L Harris 5-11-4 D Gallagher [illegible]
6 025523 DESERT FIGHTER 7 (D,F) (A Frame) Mrs M Reveley 6-10-10 P Niven 96
7 321/311 MORE DASH THANCASH 14 (D,F,G) (F Sainsbury) Mrs M Jones 7-10-8 Derek Byrne 92
8 350-6F0 HOLDERS HILL 28 (D,G) (C Whiteley) M Meagher 5-10-3 P Carberry 97

BETTING: 5-2 More Dash Thancash, 7-2 Desert Fighter, 4-1 Thornton Gate, 5-1 Glanmerin, 6-1 Sea Victor, 8-1 Uncle Doug, 10-1 others

1996: ALBEMINE 7-10-13 T Kent (11-2) Mrs J Cecil 8 ran

FORM FOCUS

UNCLE DOUG best effort 1l 2nd of 10 to Direct Route in handicap hurdle at Kelso (2m 110yd, good) on penultimate start, with THORNTON GATE (2lb worse off) 1½l 3rd. THORNTON GATE 1½l 2nd of 8 to Goldingo in handicap hurdle at Warwick (2m, good). GLANMERIN 17l 7th of 14 to Circus Line in handicap hurdle at Market Rasen (2m 1f 110yd, good). SEA VICTOR best effort beat Monteeol 1¾l in 10-runner novice hurdle at Kempton (2m 5f, good to firm) on penultimate start. DESERT FIGHTER best effort 2½l 2nd of 6 to Star Rage in handicap hurdle at Catterick (2m, good) on penultimate start. MORE DASH THANCASH beat Shepherds Rest 3½l in 9-runner handicap hurdle at Windsor (2m, good).
Selection: MORE DASH THANCASH

1.25 MITSUBISHI SHOGUN TROPHY HANDICAP CHASE C4
(£6,840: 2m 3f 110yd) (8 runners)

1 125-412 WEE RIVER 28 (F,G,S) (S Graham) G Moore 8-12-0 J Callaghan 98
2 131321- DESTINY CALLS 308 (F,G) (Mrs R S Baker) N Gaselee 7-11-9 P Niven 89
3 2FP/34U IN TRUTH 7 (G,S) (Mrs E Houlton) S Gollings 9-11-0 K Gaule 94
4 3UP53A CONTI D'ESTRUVAL 28 (D,F,G) (B Keay) G Balding 7-10-12 B Clifford 95
5 4612P-0 FRICKLEY 7 (CD,G,S) (R Ogden) G Richards 11-10-10 P Carberry —
6 23-0124 REAL GLEE 39 (D,F) (J Stone) J Quinn 8-10-8 L Wyer 94
7 2421-P1 ARTIC WINGS 15 (F,G,S) (Lady Anne Bentinck) O Brennan 9-10-5 M Brennan [illegible]
8 0/1P1FF MONNAIE FORTE 15 (D,BF,G,S) (J Adam) J Adam 7-10-0 M Moloney 90

Long handicap: Monnaie Forte 9-4

BETTING: 7-4 Destiny Calls, 9-4 Wee River, 7-1 Artic Wings, Conti D'Estruval, 8-1 In Truth, Frickley, 12-1 others.

1996: VALIANT WARRIOR 8-11-10 R Garritty (15-8 fav) M Hammond 10 ran

FORM FOCUS

WEE RIVER 3l 2nd of 4 to Certainly Strong in handicap chase at Sandown (2m, good to firm). DESTINY CALLS beat Southampton 6l in 8-runner novice handicap chase at Sandown (3m 4f 110yd, good to firm) Apr 96. IN TRUTH best effort 14l 4th of 6 to Konvekta King in handicap chase at Wetherby (2m 4f 110yd, good) on penultimate start. CONTI D'ESTRUVAL about 10l 4th of 11 to Bells Life in handicap chase at Chepstow (3m 3f 110yd, good).
ARTIC WINGS beat Whippers Delight 7l in 9-runner handicap chase at Fakenham (3m 110yd, good).
Selection: DESTINY CALLS

2.00 VELKA PARDUBICKA GRIMTHORPE HANDICAP CHASE C4
(£10,192: 3m 2f) (8 runners)

1 6F00-21 WHISPERING STEEL 21 (G,S) (J Gillow) G Richards 11-11-10 A Dobbin [illegible]
2 1-3P141 MUSTHAVEASWIG 25 (CD,F,G) (P D Fasteners Ltd) D Nicholson 11-11-5 A Thornton 92
3 132221 FATHER SKY 8 (B,F,G) (K Kornfeld) O Sherwood 6-10-11 J Osborne 96
4 243223 ALI'S ALIBI 35 (BF,G,S) (Mrs B Kearney) Mrs M Reveley 10-10-9 P Niven 98
5 2PPP-F0 MERRY MASTER 35 (B,D,F,G,S) (G Lansbury) G Moore 13-10-6 J Callaghan —
6 212-443 LE MEILLE 21 (D,F,G) (N Mitchell) K Burke 8-10-5 A Lamach 97
7 P1-1343 CHANGE THE REIGN 38 (D,F,G,S) (E Nicolson) Miss A Embiricos 10-10-3 P Carberry 90
8 54U503 PIMS GUNNER 21 (F,G,S) (A Chappell) M Hammond 9-10-0 D Bentley 90

Long handicap: Pims Gunner 9-10

BETTING: 5-2 Musthaveaswig, 11-4 Whispering Steel, 7-2 Father Sky, 4-1 Ali's Alibi, 6-1 Le Meille, 14-1 Change The Reign, 16-1 others

1996: ADDINGTON BOY 8-10-8 M Dwyer (11-2) G Richards 12 ran

FORM FOCUS

WHISPERING STEEL beat Kilcolgan 3l in 5-runner handicap chase at Ayr (3m 1f, good to soft). MUSTHAVEASWIG beat Bendor Mark 5l in 7-runner handicap chase at Warwick (3m 5f, good to firm).
FATHER SKY beat Young Miner 5l in 6-runner handicap chase at Southwell (3m 110yd, good). ALI'S ALIBI 2l 2nd of 5 to Stormy Coral in handicap chase at Carlisle (3m, good). LE MEILLE 6½l 3rd of 6 to Call It A Day in handicap chase at Newbury (3m 2f 110yd, good).
Selection: LE MEILLE

2.30 AIR POWER PRODUCTS HANDICAP HURDLE C4
(£4,711: 3m 110yd) (8 runners)

1 1P/60-10 FIRED EARTH 28 (F,S) (Mrs J Fanshawe) J Fanshawe 9-12-0 P Carberry 94
2 11PP11 BANKHEAD 14 (D,F,G,S) (Mrs L Brazier) J Spearing 8-11-13 Miss C Spearing (7) 96
3 111U20 LOCHNAGRAIN 28 (D,F,G,S) (Lightbody of Hamilton) Mrs M Reveley 9-11-7 P Niven 97
4 10-1140 JOCKS CROSS 28 (D,F,G,S) (Mrs G Harrison) G Richards 6-10-13 A Dobbin 96
5 P46653 OUR KRIS 11 (B,G) (Mrs R Sellers) M Sowersby 5-10-13 D Parker 94
6 340P-62 SMITH TOO 28 (D,F,G) (Smith Mansfield Meat Co) Mrs J Pitman 9-10-8 A Thornton [illegible]
7 04/5-323 EALING COURT 22 (BF,B) (R Brookhouse) N Babbage 8-10-0 J Osborne 94
8 3210-40 AMILLIONMEMORIES 8 (D,F,G) Mrs B Waring 7-10-0 R Greene 78

Long handicap: Ealing Court 9-12, Amillionmemories 9-2

BETTING: 7-4 Bankhead, 5-2 Ealing Court, 6-1 Fired Earth, 7-1 Lochnagrain, Smith Too, 8-1 Jocks Cross, 12-1 others

1996: ZAMHAREER 5-10-0 P Carberry (5-1) W Storey 5 ran

FORM FOCUS

FIRED EARTH best effort beat Call My Guest 10l in 5-runner handicap hurdle at Kempton (3m 5f, good to firm) on penultimate start. BANKHEAD beat Scotby 2l in 12-runner handicap hurdle at Chepstow (3m, soft).
LOCHNAGRAIN best effort 2½l 2nd of 12 to Livio in handicap hurdle at Carlisle (3m 4f 110yd, good) on penultimate start. JOCKS CROSS best effort beat Tallywagger 5l in 4-runner handicap hurdle at Newcastle (3m, good to firm) Nov 96. SMITH TOO 2½l 2nd of 3 to Silver Standard in handicap hurdle at Stratford (2m 6f 110yd, good). EALING COURT best effort 3l 2nd of 17 to Maid Equal in handicap hurdle at Newton Abbot (3m 3f, heavy) on penultimate start.
Selection: BANKHEAD

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RACING NEXT WEEK

MONDAY: Southwell (AW, first race, 2.10), Doncaster (2.00), Windsor (2.20).
TUESDAY: Lingfield Park (AW, 2.10), Leicester (2.20), Kelso (switched from Sedgefield, 2.00)
WEDNESDAY: Wolverhampton (AW, 2.20), Bangor (2.10), Catterick (1.55)
THURSDAY: Carlisle (2.00), Towcester (2.20), Wincanton (2.10).
FRIDAY: Ayr (1.50), Exeter (2.15), Market Rasen (1.40), Sandown Park (2.00)
SATURDAY: Wolverhampton (AW, 2.40), Ayr (1.50), Chepstow (BBC, 1.15), Sandown Park (C4, 1.55)
Flat meetings in bold

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10/3 Whispering Steel
4/1 Mustaveaswig
9/2 Ali's Alibi
9/2 Father Sky
12/1 Change The Reign
12/1 Pims Gunner
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NEWBURY

THUNDERER
1.15 Mely Moss
1.45 Sister Stephanie
2.15 Goldingo
2.45 Angelo's Double
3.15 Peace Lord
3.50 SUPREME GENOTIN (nap)
4.20 Sweep Clean

Our Newmarket Correspondent: 2.15 SHERIFFMUIR (nap). 3.15 Peace Lord.

GOING: SOFT TOTE JACKPOT MEETING SIS

1.15 NORTH SYDMONTON HANDICAP CHASE BBC1
(£4,497: 2m 4f) (5 runners)

101 1/F20-13 MELY MOSS 22 (D,BF,G,S) (D Mercer) C Egerton 6-12-0 G Bradley 98
102 15/2423- THE FROG PRINCE 378 (CD,F,S) (R Cooper) N Gaselee 9-11-4 C Llewellyn [illegible]
103 2214U1 NEWLANDS-GENERAL 37 (F,G,S) (C Murphy) P Nicholls 11-10-11 A P McCoy 92
104 F0-5111 TOO PLUSH 16 (D,F,G,S) (Mrs C Williams) A Turnell 8-10-6 L Harvey 92
105 64PP36 POTATO MAN 5 (V,D,S) (C Foster) B Ellison 11-10-0 D J Kavanagh (5) 71

Long handicap: Potato Man 8-11

BETTING: 7-4 Mely Moss, 9-4 Newlands-General, 5-2 Too Plush, 5-1 The Frog Prince, 50-1 Potato Man.

1996: TUDOR FABLE 8-10-7 M A Fitzgerald (9-1) N Henderson 9 ran

FORM FOCUS

MELY MOSS best effort beat Flapjack Lad 14l in 6-runner handicap chase at Uttoxeter (2m 5f, good) on penultimate start.
THE FROG PRINCE 14l 3rd of 7 to Old Bridge in handicap chase at Warwick (2m 4f 110yd, good), Feb 96. NEWLANDS-GENERAL beat Thumbs Up 11l in match at Wincanton (2m, good to firm). TOO PLUSH beat No Pain No Gain 2½l in 4-runner handicap chase at Sandown (2m 4f 110yd, good).
Selection: MELY MOSS

1.45 BERKSHIRE HANDICAP CHASE BBC1
(£4,627: 3m) (5 runners)

201 P/11F12- SMITH'S BAND 406 (D,G,S) (A Smith) Mrs J Pitman 9-12-0 R Farrant 97
202 2P3-144 TURNING TRIX 35 (D,G,S) (M Davies) D Nicholson 10-11-4 J R Kavanagh [illegible]
203 1F13-61 SISTER STEPHANIE 30 (D,G,S) (Antwick Partners) G McCourt 8-11-2 D Bridgwater 94
204 11/1222 RIVER MANDATE 21 (B,G,S) (Duchess Of Westminster) T Forster 10-11-2 A P McCoy 94
205 11F1/PP- HILL TRIX 408 (CD,G,S) (Mrs E Ellis) K Bishop 11-10-12 B Powell —

BETTING: 9-4 Sister Stephanie, 11-4 River Mandate, 3-1 Turning Trix, 7-2 Smith's Band, 16-1 Hill Trix.

1996: NORTHANTS 10-11-10 R Dunwoody (2-1 fav) W Storey 7 ran

FORM FOCUS

SMITH'S BAND ½l 2nd of 6 to Scotton Banks in Peter Marsh Chase at Haydock (3m, soft), Jan 96. TURNING TRIX best effort beat Road By The River 8l in handicap chase at Newcastle (3m, good). SISTER STEPHANIE beat RIVER MANDATE (2lb better off) ½l in 4-runner handicap chase at Towcester (3m 1f, good). RIVER MANDATE 1¾l 2nd of 6 to Call It A Day in handicap chase here (3m 2f 110yd, good).
Selection: RIVER MANDATE (nap)

2.15 EASTLEIGH HANDICAP HURDLE BBC1
(£3,765: 2m 110yd) (13 runners)

301 2/2133 CHEF COMEDIEN 95 (D,S) (J Nicholls) M Wilkinson 7-11-10 W Marston 80
302 1/24-500 MOVING OUT 25 (D,F,G,S) (Mrs S Brasher) Miss H Knight 9-11-10 Mr A Wintle (7) 93
303 2162/60 SLEW MAN 28 (D,S) (B Kilpatrick) M Pipe 6-11-7 A P McCoy —
304 12-1103 CENTAUR EXPRESS 21 (CD,G,S) (Centaur Racing) A Streeter 5-11-7 T Eley 98
305 10-P011 SHERIFFMUIR 9 (D,S) (J Wadham) Mrs L Wadham 8-11-7 J F Titley 90
306 3-00055 ROS CASTLE 14 (B,D,G,S) (Miss R Dobson) R Hodges 6-11-5 J Harris (7) 91
307 411341 RANGITIKEI 22 (CD,G) (Mrs J Mayo) C Mann 6-11-2 J Railton [illegible]
308 00/10- TIGGINS 415 (D,S) (Pell-mell Partners) J Gifford 7-11-0 P Hide 89
309 21P-303 INTERMAGIC 22 (D,G,S) (Will To Win Partners) J Fox 7-11-0 S Fox 98
310 2142-21 GOLDINGO 14 (D,F,G,S) (G Price) G Price 10-10-12 J R Kavanagh 99
311 5-21600 SAINT CIEL 14 (D,G,S) (Tam Racing) F Jordan 9-10-9 R Farrant 96
312 3111/61 NIPPER REED 17 (D,S) (G Piper) T Hind 7-10-7 D Bridgwater 94
313 2-31U22 SHEPHERDS REST 14 (D,S) (Odd Dozen) S Mellor 5-10-5 N Mann 94

BETTING: 3-1 Rangitikei, 9-2 Goldingo, 5-1 Centaur Express, 6-1 Sheriffmuir, 8-1 Slew Man, 10-1 Shepherds Rest, 12-1 others.

1996: KINGSFOLD PET 7-11-12 D Skyrme (9-2 fav) M Haynes 11 ran

FORM FOCUS

CENTAUR EXPRESS 3¼l 3rd of 6 to Star Rage in handicap hurdle at Catterick (2m, good). SHERIFFMUIR best effort beat Kinlam 3l in 8-runner handicap hurdle at Leicester (3m, good to soft) on penultimate start. RANGITIKEI beat Neat Feat 8l in 9-runner novice handicap hurdle over course and distance (good). GOLDINGO beat Thornton Gate 1¾l in 8-runner handicap hurdle at Warwick (2m, good). NIPPER REED beat August Twelfth 3½l in 5-runner handicap hurdle at Lingfield (2m 110yd, heavy). SHEPHERDS REST 3½l 2nd of 9 to More Dash Thancash in handicap hurdle at Windsor (2m, good).
Selection: CENTAUR EXPRESS

2.45 JACK O'NEWBURY NOVICES CHASE
(£2,928: 2m 4f) (6 runners)

401 10-1262 FLIGHT LIEUTENANT 25 (F,S) (Mrs L Pegg) T Casey 8-11-9 D Bridgwater 70
402 0/5213-2 ANGELO'S DOUBLE 17 (G,S) (J Henwood) R Buckler 9-11-4 B Powell 73
403 23F42U- CAMPECHE BAY 352 (J Kinnear) G Balding 8-11-4 A P McCoy [illegible]
404 P-3P6P3 GORDON 8 (B,S) (Mrs C Pitt) P Webber 6-11-4 E Husband (3) 61
405 102-25P MADISON COUNTY 40 (V,G,S) (B Peppiatt) P Hobbs 7-11-4 C Llewellyn 72
406 0/P40/ SPIN ECHO 778 (R Waley-Cohen) R Waley-Cohen 8-11-4 W Marston —

BETTING: 5-4 Angelo's Double, 5-2 Flight Lieutenant, 4-1 Campeche Bay, 8-1 Madison County, 12-1 Gordon, 33-1 Spin Echo

1996: GOLDEN SPINNER 9-11-12 M A Fitzgerald (8-13 fav) N Henderson 6 ran

3.15 SCUDAMORE CLOTHING NATIONAL HUNT NOVICES HURDLE
(£3,467: 2m 5f) (14 runners)

501 141425 ALLOW 16 (B,CD,BF,G,S) (Mrs M Llewellyn) B Llewellyn 6-11-7 D J Kavanagh (5) 91
502 20-2321 PEACE LORD 15 (G,S) (P Gibbings) Mrs D Haine 7-11-7 J F Titley 87
503 13-4051 SPRING DOUBLE 12 (G,S) (Mrs L Berryman) N Twiston-Davies 6-11-7 C Llewellyn 92
504 0F0 DUKES CASTLE 14 (B) (A Sim) R Frost 6-11-2 J Frost —
505 00-3 FASHION MAKER 98 (J Sumner) Mrs I McKie 7-11-2 L Harvey 74
506 214 FIDDLING THE FACTS 14 (S) (Mrs E Roberts) N Henderson 6-11-2 J R Kavanagh [illegible]
507 S/ GRATOMI 683 (J Pearl) P Rüchens 7-11-2 S Fox —
508 43F-331 HALONA 19 (S) (Mrs Z Clark) C Brooks 7-11-2 G Bradley 86
509 0 JUPITER PROBE 30 (R Waley-Cohen) R Waley-Cohen 6-11-2 W Marston —
510 MODEL TEE (Mrs D Blackburn) P Webber 8-11-2 B Powell —
511 3/33-5 PROFESSOR PAGE 14 (Mrs C Edge) T Thomson Jones 7-11-2 J Railton 73
512 002/3-6 VINTAGE CLARET 16 (Mrs J Hall) J Gifford 8-11-2 P Hide 80
513 00060 MISTRESS TUDOR 9 (Mrs J Ockleston) S Mellor 6-10-11 N Mann —
514 000P TOSHIBA HOUSE 71 (Toshiba UK) B Ellison 6-10-11 K Johnson —

BETTING: 7-2 Peace Lord, 4-1 Fiddling The Facts, 6-1 Halona, 7-1 Spring Double, 8-1 Allow, 10-1 Vintage Claret, 12-1 others.

1996: ARITHMETIC 6-11-7 R Farrant (2-1 fav) Mrs J Pitman 19 ran

3.50 LEVY BOARD NOVICES HANDICAP HURDLE
(£3,566: 2m 110yd) (10 runners)

601 2-64 RISING DOUGH 17 (B Pennick) G L Moore 5-11-10 A P McCoy 96
602 4P3-220 SUPREME GENOTIN 46 (S) (W Sturt) J Old 8-11-5 C Llewellyn 91
603 006 DAUNT 28 (Supercraft Ind) F Jordan 5-10-12 D Bridgwater —
604 3PF/F SWEETLY DISPOSED 74 (M Myers) N Henderson 9-10-12 J R Kavanagh —
605 20630 THE BREWMASTER 23 (J Poynton) I Williams 5-10-9 B Powell [illegible]
606 45F-P00 TOSHIBA TALK 7 (Toshiba UK) B Ellison 5-10-8 W Marston 98
607 04P-0P6 PALLADIUM BOY 35 (Palladium Ltd) Mrs J Renfree 7-10-6 G Bradley 97
608 0-0040 I RECALL 9 (V) (Mrs S Coplestone) P Hayward 6-10-0 R Farrant 98
609 800 NOBLE COLOURS 19 (S Griffiths) S Griffiths 4-10-0 D J Kavanagh (5) 82
610 652323 MR POPPLETON 91 (Mrs C Newman) R Brotherton 8-10-0 L Harvey 83

Long handicap: Noble Colours 9-10 Mr Poppleton 9-5

BETTING: 3-1 Supreme Genotin, 4-1 Palladium Boy, 9-2 Rising Dough, 7-1 I Recall, 8-1 The Brewmaster, Toshiba Talk, 12-1 others

1996: FROGMARCH 6-11-8 J Railton (8-1) R Phillips 15 ran

4.20 THATCHAM STANDARD OPEN NATIONAL HUNT FLAT RACE
(£1,324: 2m 110yd) (17 runners)

1 03 BOLD LEAP 14 (Two Generations) P Webber 5-11-2 Mr A Sansome —
2 CARAS ROSE (R Hitchins) Mrs J Pitman 5-11-2 R Farrant —
3 CELTIC SEASON (Four No Trumps) Miss H Knight 5-11-2 Mr A Wintle (7) —
4 6- CONQUER THE KILT 299 (F Matthews) J Mullins 6-11-2 S Curran —
5 50 EMBARGO 30 (J Dunlop) J Dunlop 5-11-2 Mr H Dunlop (7) —
6 0 MONMOUTH WAY 17 (Mrs V Miller) P Chamings 5-11-2 J R Kavanagh —
7 PURPLE ACE (C Walford) N Gaselee 5-11-2 C Llewellyn —
8 RED CURATE (Mrs M Turner) G McCourt 6-11-2 D Bridgwater —
9 6 RIVER DAWN 14 (Uplands Bloodstock) C Brooks 5-11-2 G Bradley —
10 SWEEP CLEAN (Mrs A Brodie) J Gifford 5-11-2 P Hide —
11 0-0 YONDER STAR 24 (Mrs B Smith) G Smith 5-11-2 C Hynes (7) —
12 56- CHAMPAGNE FRIEND 294 (J McKeown) A J Wilson 6-10-11 L Harvey —
13 4 CRYSTAL JEWEL 22 (Mrs I Palmer) P Hobbs 5-10-11 A P McCoy —
14 3 FIN BEC 17 (A King) A Jones 4-10-8 S McNeill —
15 ZABARI (P Orme) G Thorner 4-10-8 B Powell —
16 22 ALL DONE 7 (BF) (Lady McAlpine) S Mellor 4-10-3 N Mann —
17 MILLERS ACTION (J Coombe) L Cottrell 4-10-3 Miss M Coombe —

BETTING: 3-1 All Done, 7-2 Sweep Clean, 9-2 Caras Rose, 7-1 Bold Leap, 8-1 Fin Bec, Celtic Season, 10-1 Crystal Jewel, 12-1 others

1996: SPLENDID THYNE 4-10-8 J F Titley (16-1) R Head 21 ran

COURSE SPECIALISTS

TRAINERS	Wins	Rnrs	%	JOCKEYS	Winners	Rides	%
D Nicholson	29	113	25.7	S Fox	3	16	18.8
C Egerton	4	16	25.0	W Marston	9	52	17.3
N Henderson	21	100	21.0	C Llewellyn	13	101	12.9
A Turnell	10	49	20.4	S McNeill	8	65	12.3
Mrs J Pitman	8	49	16.3	P Hide	8	68	11.8
M Pipe	14	88	15.9	J Frost	3	27	11.1

3.05 PARDUBICE NOVICES HURDLE (£2,548: 2m 4f) (11 runners)

1 21 NIGEL'S LAD 5 (G) (N Dunnington) P Haslam 5-11-8 M Foster [illegible]
2 1 SECRET SERVICE 23 (G) (G Reed) C Thornton 5-11-8 P Carberry 84
3 0/00/P BOOK OF DREAMS 38 (Mrs B Lockhart) J O'Shea 9-11-2 D Gallagher —
4 INTO THE SWING (F Sainsbury) Mrs M Jones 8-11-2 Derek Byrne —
5 035402 LAUGHING FONTAINE 7 (The Laughing Stock) F Murphy 7-11-2 D Bentley 63
6 333203 LEAP IN THE DARK 28 (Mrs D Morris) Miss L Siddall 8-11-2 A Thornton 67
7 62/50-30 RARE OCCURANCE 22 (R Harris) J O'Shea 7-11-2 K Gaule 66
8 THE WASP (Mrs J Corbett) J Howard Johnson 5-11-2 A S Smith —
9 00034-C ANASTASIA WINDSOR 7 (V) (Mrs G Bath) D Moffatt 6-10-11 D J Moffatt 55
10 PP BALLY WONDER 9 (Mrs E Heath) Mrs E Heath 5-10-11 J Supple —
11 800 MISS NONNIE 140 (Miss L Shally) Miss L Shally 5-10-11 M Moloney —

BETTING: 7-4 Nigel's Lad, 4-1 Secret Service, 6-1 Laughing Fontaine, 8-1 Into The Swing, Leap In The Dark, Rare Occurance, 12-1 others

1996: BLAZE AWAY 5-11-10 G Bradley (8-15 fav) I Balding 8 ran

3.40 HMS ANDROMEDA NOVICES CHASE (£3,527: 2m 110yd) (7 runners)

1 0-15146 SUBLIME FELLOW 35 (D,F,G) (R McGrath) N Henderson 7-11-12 J Osborne 94
2 30-4351 JUST BRUCE 18 (F) (A Heath) Mrs E Heath 8-11-7 D Gallagher 77
3 1531FP SIGMA RUN 22 (F,G) (A Bell & Son Ltd) J O'Shea 8-11-7 M Foster 75
4 432-F24 BLAIR CASTLE 14 (F) (Highflyers) G Balding 6-11-2 B Clifford [illegible]
5 0PF-F1P GIMME 21 (V,F,G) (B O Kane) J O'Shea 7-11-2 K Gaule —
6 0050-0F GREAT GABLE 21 (Cartmel Racing) D Moffatt 6-11-2 D J Moffatt —
7 3501-62 ROYAL CRIMSON 21 (F) (Mrs W Beaumont) M Hammond 6-11-2 R Garritty 73

BETTING: 7-4 Blair Castle, 2-1 Sublime Fellow, 6-1 Royal Crimson, 7-1 Just Bruce, 10-1 Gimme, 12-1 Sigma Run, 33-1 Great Gable

1996: CALLISOE BAY 7-11-8 G Bradley (1-4 fav) O Sherwood 5 ran

4.10 TOWN MOOR STANDARD NATIONAL HUNT FLAT RACE
(£1,035: 2m 110yd) (14 runners)

1 CARLINGFORD TYKE (Jockugo Racing) T Carr 5-11-3 G Cahill —
2 JUDICIOUS CHARLIE (J Adam) J Adam 5-11-3 R McGrath (5) —
3 0 LORD OF THE RINGS 15 (Oak Wood Racing) F Murphy 5-11-3 M T J Barry (7) —
4 0- MILL BAY SAM 385 (D Robbins) Mrs M Jones 6-11-3 M Lane (7) —
5 NOTHING TO IT (Pell-mell Partners) C Morlock 6-11-3 Mr C Bonner (3) —
6 0 PEDLAR'S CROSS 37 (A Merritt) G McCourt 5-11-3 D Fortt (3) —
7 50 SPRIGHTLEY PIP 21 (T Johnsey) Miss C Johnsey 6-11-3 J Power (7) —
8 0 WEAPONS FREE 14 (B Stewart-Brown) T Tate 6-11-3 R McCarthy (7) —
9 2 WYNYARD KNIGHT 28 (BF) (Sir John Hall) Mrs M Reveley 5-11-3 G Lee (3) —
10 01 SOCIETY TIMES 23 (D,F) (A McPherson) D Nolan 4-11-2 —
11 AEOLUS (Miss L Helliwell) L Lloyd-James 4-10-9 N Horrocks (7) —
12 0 DIG FOR GOLD 39 (C Platts) Miss S Hall 4-10-9 F Leahy (3) —
13 34 GENEROUS STREAK 15 (Mrs S Blakeley) J Norton 4-10-9 B Grattan (5) —
14 0 LANDLER 11 (Bradfor Developments Ltd) J Norton 4-10-9 E Callaghan (3) —

BETTING: 7-4 Wynyard Knight, 9-4 Society Times, 6-1 Generous Streak, 14-1 Weapons Free, Pedlar's Cross, Dig For Gold, 16-1 others

1996: ALZULU 5-11-5 E Callaghan (11-10 fav) J Fitzgerald 14 ran

COURSE SPECIALISTS

TRAINERS	Wins	Rnrs	%	JOCKEYS	Winners	Rides	%
T Easterby	5	16	31.3	P Carberry	7	19	36.8
J O'Shea	3	10	30.0	G Lee	3	13	23.1
N Henderson	4	15	26.7	P Niven	13	58	22.4
G Richards	8	38	21.1	L Wyer	10	55	18.2
Mrs M Reveley	16	77	20.8	D Byrne	4	31	12.9
D Nicholson	8	44	18.2	R Garritty	5	45	11.1

The Bounder can outfox Festival-bound Fantus

THE clash between Fantus and The Bounder at the **Duke Of Beaufort** point-to-point meeting today is one to savour (Carl Evans writes). Fantus, the likely favourite for Cheltenham's Foxhunters' Chase, can be forgiven a defeat at Larkhill two weeks ago, when he was short of fitness after a two-year absence through injury and training problems. His previous outing had been an impressive victory at the Festival in 1995. Fantus is sure to improve again for today's run and that gives The Bounder an excellent chance of coming out on top. Still only seven, he has been impressive in two victories this season.

TODAY'S MEETINGS: Beaufort at Didmarton, 8m N exit 18 M4 (first race 12.30); Chidd, Leconfield & Cowdray at Parham, 4m SE of Pulborough (12.45); East Devon at Clyst St Mary, 7m E of Exeter (12.00); East Essex at Marks Tey, 5m W of Colchester (12.30); Flint & Denbigh at Eaton Hall, 5m S of Chester (12.00); Tynedale at Corbridge, 5m N of town (12.30). TOMORROW: Burton at Market Rasen, inside of NH course (12.00); Sth Durham at Mordon, 6m E of Bishop Auckland (12.30); Sth Herefords at Garnons, 7m W of Hereford (12.30); Sth Midland Club at Mollington, 4m N of Banbury (12.00)

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WARWICK

THUNDERER

1.30 Cheerful Aspect. 2.05 Garnwin. 2.35 Full Of Oats. 3.10 Shifting Moon. 3.45 Mim-Lou-And. 4.15 El Freddie. 4.45 Lord Relic. 5.15 Potter Again.

Carl Evans: 4.45 Lord Relic.

GOING: GOOD SIS

1.30 WATERGALL NOVICES HURDLE

(Div I: £2,198: 2m 4f 110yd) (15 runners)

1 -4 ELGINTORUS 28 C Mann 7-11-2 J Magee (3)
2 GILDORAN PALACE 260F T Bill 6-11-2 D Walsh
3 GLAISNOCK LAD R Alner 5-11-2 R Guest
4 -URP GOATSFUT 36 B Preece 7-11-2 T Jenks
5 0 GRIZZLY BEAR 14 R Stronge 7-11-2 S Wynne
6 -0PF LUCKY TANNER 16 Miss H Knight 6-11-2 J Culloty
7 0060 MY SHENANDOAH 73 (BF) H Oliver 6-11-2 Jacqui Oliver
8 S RAFFLES ROOSTER 40F A Newcombe 5-11-2 P Holley
9 -450 SILVER THYNE 23 (BF,S) Mrs J Pitman 5-11-2 D Leahy
10 2-P0 TORCH VERT 9 N Waller 5-11-2 C Maude
11 RFF- TURSAL 329 T Donnelly 8-11-2 Mr R Armson
12 F/3- VADLAWYS 1028F S Brookshaw 6-11-2 R Johnson
13 1 CHEERFUL ASPECT 29 (S) T Forster 4-10-13 N Williamson
14 3 KIROV ROYALE 130 M Campion 6-10-11 W McFarland
15 00 KAYE'S SECRET 21 J L Harris 4-10-2 R Supple

6-4 Cheerful Aspect, 4-1 Silver Thyne, 8-1 Vadlawys, Raffles Rooster, 10-1 Torch Vert, Kirov Royale, 12-1 others.

2.05 EXTERIOR PROFILES LTD NOVICES HANDICAP CHASE

(£7,165: 2m 4f 110yd) (9)

1 2214 DREAM RIDE 22 (CD,F,G,S) D Nicholson 7-12-0 R Johnson
2 F54U PLUNDER BAY 14 (D,F,S) N Henderson 6-11-12 Mr C Vigors (5)
3 0U21 THE REVEREND BERT 30 (G) G Balding 9-11-9 B Fenton
4 -F4U EXTERIOR PROFILES 21 (F,G) N T-Davies 7-11-9 T J Murphy
5 B311 GARNWIN 25 (CD,F) N Henderson 7-11-5 N Williamson
6 -243 AMBER VALLEY 26 (S) D Williams 6-10-10 Guy Lewis (3)
7 2682 JOVIAL MAN 14 (F,S) R O'Sullivan 8-10-8 P Holley
8 -U24 WHIRLY 22 R Alner 8-10-8 S McNeill
9 PP32 STROKESAVER 14 (B,F) C Brooks 7-10-1 J Culloty

7-2 The Reverend Bert, 4-1 Garnwin, 9-2 Dream Ride, 6-1 Strokesaver, 7-1 Exterior Profiles, 8-1 Jovial Man, Plunder Bay, 12-1 others.

2.35 CRUDWELL CUP

(Handicap chase: £7,263: 3m 5f) (11)

1 5P53 KILLESHIN 14 (G,S) H Manners 11-11-10 S Curran
2 1F16 SOUNDS STRONG 35 (G,S) D Nicholson 8-11-6 R Johnson
3 -F0P NAZZARO 14 (B,S) W G M Turner 8-11-1 N Williamson
4 -3F3 FULL OF OATS 28 (CD,G,S) Miss H Knight 11-10-13 J Culloty
5 -615 JURASSIC CLASSIC 29 (S) Mrs L Richards 10-10-6 M Richards
6 2P54 BEAUREPAIRE 22 (C,G,S) R Alner 9-10-0 S McNeill
7 2P62 WOODLANDS BOY 12 (F,S) R Curtis 9-10-0 D Morris
8 34UP DANGER BABY 12 (F,G,S) D Williams 7-10-0 Guy Lewis (3)
9 220P CHURCH LAW 21 (G) Mrs L Taylor 10-10-0 R Supple
10 2U22 ROCKY PARK 14 (S) G Balding 11-10-0 B Fenton
11 041P WOODLANDS GENHIRE 21 (B,F) P Pritchard 12-10-0 R Bellamy

3-1 Full Of Oats, 7-2 Killeshin, 4-1 Sounds Strong, 8-1 Jurassic Classic, 10-1 Beaurepaire, Rocky Park, 12-1 others.

3.10 EMSCOTT CONDITIONAL JOCKEYS HANDICAP HURDLE

(£2,390: 2m) (16)

1 450- STEVE FORD 444 (D,G) C Morlock 8-11-10 M Handley (7)
2 2713 AMBIDEXTROUS 8F (D,S) E Alston 5-11-5 L Cummins (5)
3 P/P- KANO WARRIOR 490 (F) B Preece 10-11-5 J Mogford (5)
4 -000 ERLKING 19 (V,D,G) S Mellor 7-11-4 S Hearn (5)
5 0-00 MILLENIUM LASS 28 Miss M Rowland 9-11-3 P Midgley
6 -003 CAMBO 28 (D,F,G,S) M Banks 11-11-2 R Hobson (5)
7 0002 NAGOBELIA 15 (D,F,G,S) J Pearce 9-10-12 J O'Shaughnessy (5)
8 F-6P DAYS OF THUNDER 187 (D,F,G) Mrs S Odell 9-10-12 D Walsh
9 P204 SHIFTING MOON 22 (B,F) F Jordan 5-10-10 L Aspell
10 -0SP RAIN-N-SUN 21 (D,F,G,S) J L Harris 11-10-9 Chris Webb
11 0P3P SYLVESTER 12 Miss A Broyd 7-10-7 M Griffiths (5)
12 P041 TANGO MAN 24 (D,F) J O'Shea 5-10-5 Michael Brennan
13 000 GALWAY BOSS 32 I Williams 5-10-1 T Dascombe
14 0006 ROYAL GLINT 29 H Haynes 8-10-0 Sophie Mitchell
15 G00U OUT OF THE BLUE 21 M Eckley 5-10-0 X Aizpuru (5)
16 U-P0 ANOTHERONE TO NOTE 28 H Manners 6-10-0 A Dowling (5)

7-2 Shifting Moon, 4-1 Tango Man, 9-2 Nagobelia, 5-1 Ambidextrous, 8-1 Cambo, 10-1 Erlking, 16-1 Steve Ford, 20-1 others.

3.45 BLACKDOWN HANDICAP HURDLE

(£3,649: 2m 4f 110yd) (11)

1 1-34 SILVER SHRED 70 (D,BF,F,G,S) Miss V Williams 6-12-0 N Williamson
2 3000 THINKING TWICE 14 (D,F,G,S) N Henderson 8-11-12 B Fenton
3 52U- SO PROUD 525 (D,F,S) Mrs A Perrett 12-11-5 C Maude
4 0009 ALLTIME DANCER 35 (B,F,S) O Sherwood 5-11-1 J McCarthy
5 2161 REAGANESQUE 25 (CD,F,G) P Murphy 5-10-13 L Aspell (3)
6 2420 MIM-LOU-AND 39 (F,G) Miss H Knight 5-10-11 J Culloty
7 2331 SILVER STANDARD 28 (G,S) T Forster 7-10-6 S Wynne
8 1151 LETS BE FRANK 14 (CD,F,G,S) N Chance 6-10-6 R Johnson
9 P120 EDGEMOOR PRINCE 28 (F,S) P Hobbs 6-10-2 G Tormey
10 3400 LINDEN'S LOTTO 14 (D,F,G,S) J White 8-10-0 S Parker (7)
11 0-23 CAN CAN CHARLIE 16 (D,F) J Pearce 7-10-0 J O'Shaughnessy (7)

3-1 Lets Be Frank, 9-2 Reaganesque, 5-1 Silver Standard, 7-1 Mim-Lou-And, 8-1 Alltime Dancer, 10-1 Silver Shred, Can Can Charlie, 12-1 others.

4.15 WATERGALL NOVICES HURDLE

(Div II: £2,198: 2m 4f 110yd) (14)

1 33P1 EL FREDDIE 28 (G) J Old 7-11-8 N Williamson
2 B605 ALPHA LEATHER 21 L Gossick 5-11-2 Mr J Gossick
3 CHARLIE BIGTIME 77F I Campbell 7-11-2 J Culloty
4 0-00 COOL HARRY 12 H Haynes 6-11-2 Mr S Durack (7)
5 P-PP KIRBY MOORSIDE 121 D Minty 6-11-2 V Slattery
6 0-UP LUMO 84 K Bridgwater 6-11-2 R Massey (3)
7 30 MANASIS 70 S Brookshaw 6-11-2 R Johnson
8 0234 MR DARCY 29 P Webber 5-11-2 C Maude
9 00- RI NA MARA 442 B McMahon 6-11-2 S Ryan (5)
10 SILLE ME G Hubbard 5-11-2 R Guest
11 2FP- CLERIC ON BROADWAY 321P J Pearce 9-10-11 J O'Shaughnessy (7)
12 35-0 POT BLACKBIRD 265 R Lee 8-10-11 R Supple
13 0-P SUMMIT ELSE 40 N Twiston-Davies 8-10-11 T Jenks
14 F32P AMBER RING 17 Miss K George 4-10-2 B Fenton

6-4 El Freddie, 3-1 Mr Darcy, 7-1 Manasis, 10-1 Charlie Bigtime, Amber Ring, 12-1 Pot Blackbird, 14-1 others.

4.45 TOWN OF WARWICK HUNTERS CHASE

(Amateurs: £1,096: 3m 2f) (6)

1 04-1 THE MALAKARMA 25 (CD,F,S) Miss C Saunders 11-12-10 B Pollock (5)
2 6-21 LORD RELIC 6 (G,S) S Brookshaw 11-12-7 R Ford (5)
3 PP2/ ARDESEE 702 (D,F,G,S) R Peake 17-12-3 J Goldstein (5)
4 33/P MY YOUNG MAN 22 (BF,F,G,S) C Brooks 12-12-3 E James (7)
5 0/ CAPPAJUNE 898 D Williams 9-11-12 M Rimell (3)
6 /P-P WILL IT LAST 8 (V,S) F Matthews 11-11-12 L Brown (7)

4-5 Lord Relic, 3-1 My Young Man, 5-1 The Malakarma, 10-1 Cappajune, 15-1 Ardesee, 50-1 Will It Last.

5.15 EDSTONE MARES ONLY NATIONAL HUNT FLAT RACE

(£1,028: 2m) (22)

1 21 POTTER AGAIN 22 (G) D Nicholson 5-11-11 R Massey (3)
2 0 CINNAMON CLUB 15 N Gaselee 5-11-4 A Thornton
3 0 COROMANDEL 36 A Harvey 5-11-4 J A McCarthy
4 DRESSED IN STYLE M Bradstock 5-11-4 P Holley
5 0 FOLESCLAVE 38 J King 5-11-4 T J Murphy
6 0 HANDS OFF MILLIE 82 C Jackson 6-11-4 O Burrows (5)
7 HILL SPRITE J McConnochie 6-11-4 D Leahy
8 2 MELODY MAID 25 N Henderson 5-11-4 N Williamson
9 MISS KILWORTH K Bridgwater 6-11-4 R Supple
10 0 NEARLY A SCORE 25 G Balding 5-11-4 B Fenton
11 0 OVERRUNNING 17 A Harvey 5-11-4 M Richards
12 5 OXBRIDGE LADY 91 N Twiston-Davies 6-11-4 T Jenks
13 PHOEBE THE FREEBEE Mrs S Richardson 6-11-4 J Culloty
14 CAPSOFF G Hubbard 4-10-10 R Guest
15 CURTIS THE SECOND C Barwell 4-10-10 B Fenton
16 GLOWING MOON Miss G Kelleway 4-10-10 A Bates (5)
17 3 GOLDEN LILY 23 Miss G Kelleway 4-10-10 T Dascombe (3)
18 0 GRACIOUS IMP 7 J Jenkins 4-10-10 N T Egan (7)
19 NEWGATE PIXIE B McMahon 4-10-10 S Ryan (5)
20 0 PROPER PRIMITIVE 14 C Drew 4-10-10 C Rae (7)
21 0 SEE MINNOW 26 Miss S Waterman 4-10-10 N Willmington (7)
22 53 WISE GUNNER 7 (BF) M Pipe 4-10-10 Jamie Evans

11-4 Potter Again, 7-2 Melody Maid, 5-1 Wise Gunner, 7-1 Golden Lily, 10-1 Oxbridge Lady, 12-1 Glowing Moon, 14-1 Cinnamon Club, 16-1 others.

COURSE SPECIALISTS

TRAINERS: W G M Turner, 3 winners from 9 runners, 33.3%; R Alner 4 from 15, 26.7%; C Mann, 3 from 12, 25.0%; N Gaselee, 10 from 41 24.4%; M Pipe, 29 from 121, 24.0%.

JOCKEYS: T Murphy, 3 winners from 11 rides, 27.3%; N Williamson 15 from 68, 22.1%; T Jenks, 8 from 38, 21.1%; R Johnson, 9 from 43 20.9%; J Culloty, 3 from 18, 16.7%; Mr M Rimell 3 from 19, 15.7%.

LINGFIELD PARK

THUNDERER

2.20 Windborn. 2.55 Enchanting Eve. 3.30 Blue Flyer. 4.00 Apollo Red. 4.30 Prince Danzig. 5.00 Noble Hero.

Our Newmarket Correspondent: 4.30 Royal Action.

GOING: STANDARD SIS
DRAW: 6F-1M, LOW NUMBERS BEST

2.20 PISCES MEDIAN AUCTION MAIDEN STAKES

(3-Y-O: £2,372: 7f) (7 runners)

1 5-45 BON GUEST 18 T Naughton 9-0 S Sanders 1
2 080- CHEVAL ROC 106 R Hannon 9-0 R Perham 3
3 -503 TALISMAN 11 S Dow 9-0 W Ryan 4
4 4 CRACKERBOX 26 H Akbary 8-9 D Urbina 6
5 00-6 EMMA'S RISK 14 R Harris 8-9 D Biggs 5
6 5 POLGWYNNE 35 B Smart 8-9 M Tebbutt 7
7 3622 WINDBORN 11 C Allen 8-9 Martin Dwyer (3) 2

9-4 Bon Guest, 5-2 Talisman, 3-1 Cheval Roc, 5-1 Windborn, 10-1 Crackerbox, 14-1 Emma's Risk, 16-1 Polgwynne.

2.55 TAURUS CLAIMING STAKES

(3-Y-O: £2,417: 1m) (6)

1 2111 BRUEBOROUGH BOY 5 (B,D,G) T Barron 9-1 D McKeown 2
2 00- MAJOR TWIST 155 R Hannon 8-13 R Perham 3
3 6512 ENCHANTING EVE 12 (C,G) C Allen 8-12 Martin Dwyer (3) 6
4 30-6 BE TRUE 23 G L Moore 8-9 Candy Morris 4
5 -246 OUR KEVIN 7 (B,G) B Pearce 8-3 D R McCabe 5
6 1153 NESTY CAY 21 (CD,F,G) S Dow 8-2 A Daly (5) 1

7-4 Brueborough Boy, 9-4 Enchanting Eve, 9-2 Be True, 6-1 Major Twist, 8-1 Nesty Cay, 10-1 Our Kevin.

3.30 LODESTONE PATIENT CARE HANDICAP

(£4,393: 1m) (9)

1 103- CHEWIT 84 (C,F,G) G L Moore 5-10-0 A Morris 4
2 04-1 RAKIS 17 (C,F,G,S) Mrs L Stubbs 7-9-13 D Holland 8
3 1641 DUKE VALENTINO 10 (CD,G) R Hollinshead 5-9-4 D Griffiths (5) 2
4 051- TATIKA 66 (CD,F,G) G Wragg 7-9-4 G Milligan (7) 5
5 -160 BLUE FLYER 7 (B,CD,F,G) R Ingram 4-9-0 S Whitworth 7
6 236- SANDHAF 211 (CD,G) G L Moore 4-9-3 G Duffield 3
7 02-1 HURTLEBERRY 32 (C,F,G) Lord Huntingdon 4-8-6 D Harrison 1
8 3-10 DANCES WITH HOOVES 23 (C,G) D ffrench Davis 5-8-1 D R McCabe 9
9 2041 SPENCER'S REVENGE 11 (CD,F,G) P Butler 8-7-10 J Bramhill (5) 6

3-1 Rakis, 7-2 Chewit, 9-2 Tatika, 5-1 Duke Valentino, Hurtleberry, 10-1 Blue Flyer, 12-1 Sandhaf, 14-1 others.

4.00 KELVIN MACKENZIE HALF CENTURY HANDICAP

(£3,290: 6f) (7)

1 1-03 SPEEDY CLASSIC 28 (CD,F,G) M Heaton-Ellis 8-10-0 A Clark 2
2 3-01 WALK THE BEAT 40 (C,D,F,G,S) M Meade 7-9-7 D Sweeney (5) 1
3 1521 SQUIRE CORRIE 7 (CD,F,G) D Chapman 5-9-7 A Culhane 4
4 3-11 RIFIFI 8 (C,G) R Ingram 4-9-7 S Whitworth 5
5 3132 APOLLO RED 7 (CD,F,G,S) G L Moore 8-9-6 Candy Morris 7
6 0622 LORD SKY 2 (CD,F,G,S) A Bailey 6-9-4 S Sanders 6
7 -212 SHARP IMP 44 (B,CD,BF,F,G) R Flower 7-8-11 D Harrison 3

5-2 Squire Corrie, 7-2 Walk The Beat, 4-1 Rififi, 5-1 Apollo Red, 7-1 Speedy Classic, 8-1 Lord Sky, 10-1 Sharp Imp.

4.30 RAPPORTEUR CONDITIONS STAKES

(£3,306: 1m 2f) (6)

1 50-0 AT LIBERTY 31J (CD,F,G) R Hannon 5-9-10 R Hughes 5
2 1-11 ROYAL ACTION 24 (C,G) J Banks 4-9-10 M Wigham 4
3 22-4 NIGHT WINK 11 (F,G) G L Moore 5-9-7 S Whitworth 1
4 1-55 PRINCE DANZIG 10 (CD,F,G) D Murray Smith 6-9-7 D Harrison 3
5 1- MERSEY BEAT 95 (CD,G) G L Moore 3-8-1 G Duffield 2
6 046- SUMMERVILLE WOOD 119 (F) P Mooney 3-8-1 D R McCabe 6

7-4 Royal Action, 3-1 Night Wink, Mersey Beat, 6-1 Prince Danzig, 7-1 others.

5.00 LEO HANDICAP (3-Y-O: £2,752: 1m 2f) (9)

1 000- INTERDREAM 124 (F) R Hannon 9-7 R Hughes 4
2 23-4 NOBLE HERO 9 (G) J Sherwood 9-5 G Duffield 9
3 5-21 AMICO 11 (C,G) C Thornton 9-2 D McKeown 6
4 3112 STATE OF GOLD 2 (G) J Hetherton 9-1 M Tebbutt 8
5 0-41 TOUCH'N'GO 12 (G) M Johnston 9-0 D Holland 5
6 4424 LEG BEFORUM 2 (BF) L Montague Hall 8-12 G Carter 3
7 0142 MENDOZA 21 (C,G) D Murray Smith 8-11 J Bramhill (5) 2
8 4314 KINGSDOWN TRIX 8 (CD,G) G L Moore 8-10 R Perham 1
9 051 ROSE BURTON 19 (G) T Barron 8-6 D Harrison 7

7-2 Amico, 4-1 State Of Gold, 6-1 Leg Beforum, Touch'n'go, 7-1 Rose Burton, 8-1 Kingsdown Trix, Mendoza, 10-1 others.

COURSE SPECIALISTS

TRAINERS: T Barron, 10 winners from 28 runners, 35.7%; C Thornton, 4 from 14, 28.6%; Lord Huntingdon, 42 from 189, 22.2%; G Wragg, 4 from 19, 21.1%; L Montague Hall, 11 from 60, 18.3%; M Johnston, 45 from 251, 17.9%.

JOCKEYS: D Holland, 32 winners from 136 rides, 23.5%; S Whitworth, 35 from 174, 20.1%; G Milligan, 3 from 17, 17.6%; W Ryan, 18 from 105, 17.1%; D McKeown, 18 from 110, 16.4%; G Duffield, 23 from 146, 15.8%.

WOLVERHAMPTON

THUNDERER

7.00 Hornpipe. 7.30 Skelton Sovereign. 8.00 Rival Bid. 8.30 Head Gardener. 9.00 Super Rocky. 9.30 C-Harry.

GOING: STANDARD DRAW: NO ADVANTAGE SIS

7.00 MARYLAND MAIDEN HANDICAP

(£2,433: 7f) (12 runners)

1 6-04 NATAL RIDGE 12 D Haydn Jones [illegible] A Clark 9
2 20-0 BAPTISMAL ROCK 12 [illegible] A Ryan [illegible]
3 -650 YOUNG FREDERICK 8 [illegible] A Culhane [illegible]
4 60-6 BARBARA'S JEWEL 17J A Bailey [illegible]
5 000- MEMBERS WELCOME 129 [illegible]
6 0.6 HAPPY BRAVE 8 P Cundell [illegible]
7 -003 BALLET DE COEUR 6 T Etherington [illegible]
8 0-04 RECESSIONS OVER 5 [illegible]
9 3020 HORNPIPE 6 (B) [illegible]
10 000- LOXLEY'S GIRL 271 [illegible]
11 4400 MUSTANG 8 (S) C Thornton [illegible]
12 00-0 SILENT SYSTEM 5 [illegible]

4-1 Ballet De Coeur, 5-1 Recessions Over, 6-1 Hornpipe, [illegible] Mustang, 8-1 Young Frederick, Natal Ridge, 12-1 others.

7.30 IRISH ROW LIMITED STAKES

(3-Y-O: £2,363: 1m 100yd) £2,363 (5)

1 06-1 MYSTERIUM 10 (C,G) [illegible] T G McLaughlin [illegible]
2 4433 SKELTON SOVEREIGN 8 (G) [illegible]
3 6-23 SWIFT 9 (G) [illegible]
4 -224 ALVIDE 25 [illegible]
5 40-2 FEARLESS SIOUX 12 [illegible]

9-4 Alvide, 3-1 Mysterium, 7-2 Swift, 4-1 Skelton Sovereign, [illegible] Fearless Sioux.

8.00 MIAMI HANDICAP

(£2,514: 1m 1f 79yd) (13)

1 21- VENICE BEACH 16J C Brittain [illegible] D R McCabe 7
2 1301 TALLULAH BELLE 9 (CD,G) N Littmoden [illegible] T G McLaughlin 4
3 560- DECISION MAKER 16J (V) K Burke [illegible] A Culhane 2
4 14-0 WHISPERING DAWN 19J (D,G,S) C Brittain [illegible] P P Murphy (5) 8
5 -250 THREE WEEKS 58 (C,G) [illegible] A Clark 1
6 50-2 DRAGONJOY 3 (V,C,G) N Littmoden [illegible] D Griffiths (5) 11
7 15-0 RIVAL BID 23 (V,CD,F,G,S) Mrs N Macauley [illegible]
8 3043 SUGA HAWK 12 (G) E Alston [illegible] K Fallon 5
9 0-30 MYFONTAINE 15 (F,G,S) [illegible]
10 130- RAJAH 278 (C,G) C Thornton [illegible] D McKeown 10
11 000- PANTO QUEEN 250 C Barwell [illegible]
12 46-0 COHIBA 12 B Curley 4-8-7 W Ryan 6
13 000- RIVER RUN 64 (F,G) R Hollinshead [illegible]

4-1 Tallulah Belle, 6-1 Rival Bid, 7-1 Suga Hawk, Three Weeks, [illegible] Cohiba, 15-1 others.

8.30 TABLE MOUNTAIN HANDICAP

(3-Y-O: £4,809: 1m 4f) (3)

1 3111 LAWN LOTHARIO 5 (G) M Johnston [illegible]
2 0-15 HEAD GARDENER 6 (BF,S) N Littmoden [illegible]
3 2230 ASPECTO LAD 10 (B,G) M Johnston [illegible] D McKeown [illegible]

4-9 Lawn Lothario, 11-4 Head Gardener, 6-1 Aspecto Lad.

9.00 VENICE SELLING STAKES

(£2,553: 5f) (6)

1 3460 LITTLE IBNR 22 (C,D,F,G) P Evans [illegible]
2 4645 SOFFY 24 (B,CD,G) [illegible] Iona Wands [illegible]
3 3356 FEATHERSTONE LANE 9 (V,CD,F,G) [illegible] D R McCabe [illegible]
4 6224 MYTTONS MISTAKE 9 (B,BF,F) [illegible]
5 -005 RENNYHOLME 9 (B,CD,G) [illegible]
6 260- SUPER ROCKY 187 (B,CD,F,G) [illegible]

5-2 Myttons Mistake, 3-1 Featherstone Lane, [illegible]

9.30 CHRISTIENSTED HANDICAP

(3-Y-O: £2,762: 6f) (7)

1 4-01 C-HARRY 24 (CD,G,S) R Hollinshead [illegible]
2 435- SPLASHED 109 T Barron [illegible]
3 1132 PET EXPRESS 19 (D,G) P Haslam [illegible] Martin Dwyer [illegible]
4 53-6 MAGIC FIZZ 29 T Etherington [illegible] M Tebbutt [illegible]
5 -525 MASTER FOLEY 17 (CD,S) N Littmoden [illegible] T G McLaughlin 4
6 4454 FIT FOR THE JOB 11 (CD,G) [illegible]
7 5-46 AESTONE QUEEN 9 (B,D,F,G) [illegible]

5-2 C-Harry, 7-2 Pet Express, 5-1 Splashed, [illegible]

COURSE SPECIALISTS

TRAINERS: M Johnston, 44 winners from [illegible] runners, [illegible]; [illegible] Bastiman, 8 from 36, 22.2%; P Haslam, [illegible]; [illegible] 12 from 63, 19.0%; T Etherington, [illegible] from 29, 13.8%.

JOCKEYS: W Ryan, 5 winners from [illegible]; [illegible] from 29, 17.2%; R Lappin, [illegible]; [illegible] 15.8%; R Mullen, 3 from 20, 15.0%; [illegible]

BLINKERED FIRST TIME: Lingfield Park: 5.00 Noble Hero. Newbury: 2.45 Gordon. 3.15 Atlas. [illegible] Warwick: 4.45 Will It Last. Wolverhampton: 7.00 Young Frederick, Mustang. 8.00 Rival Bid.

COMPREHENSIVE GUIDE TO THE WEEKEND FIXTURES

FOOTBALL

Kick-off 3.0 unless stated
Pools coupon numbers in brackets

FA Carling Premiership

(1) Blackburn v Sunderland
(2) Derby v Chelsea
(3) Everton v Arsenal
(4) Leeds v West Ham
(5) Manchester Utd v Coventry
(6) Newcastle v Southampton
(7) Sheffield Wed v Middlesbrough
(8) Tottenham v Nottingham Forest
(9) Wimbledon v Leicester

	P	W	D	L	F	A	Pts
Man Utd	27	15	9	3	53	30	54
Liverpool	27	15	8	4	46	20	53
Newcastle	26	14	6	6	51	30	48
Arsenal	28	13	9	6	45	26	48
Wimbledon	25	12	7	6	37	28	43
Aston Villa	27	12	7	8	34	26	43
Chelsea	25	11	9	5	39	34	42
Sheff Wed	26	9	12	5	31	31	39
Leeds	27	9	6	12	22	31	33
Everton	26	8	8	10	34	38	32
Tottenham	26	9	5	12	30	37	32
Leicester	25	8	6	11	29	37	30
Derby	27	6	11	10	27	36	29
Sunderland	26	7	8	11	23	33	29
Blackburn	25	6	10	9	26	25	28
Coventry	27	6	10	11	24	35	28
West Ham	26	6	7	13	24	36	25
Nottm Forest	26	5	9	12	23	40	24
Southampton	25	5	6	14	34	44	21
† Middlesbro	25	5	7	13	30	45	19

† Middlesbrough deducted three points

Nationwide League
First division

(10) Bradford v Manchester City
(11) Grimsby v Birmingham
(12) Norwich v Huddersfield
(13) Oxford Utd v Crystal Palace
(14) Port Vale v Reading
(15) Portsmouth v Sheffield Utd
(16) Queens Park Rangers v Oldham
(17) Southend v Barnsley
(18) Swindon v Charlton
(19) Wolverhampton v Ipswich

	P	W	D	L	F	A	Pts
Bolton	34	19	11	4	71	45	68
Wolves	33	17	7	9	47	32	58
Barnsley	32	15	10	7	54	40	55
Sheffield Utd	33	15	9	9	57	39	54
Norwich	34	14	9	11	51	53	51
C Palace	32	13	10	9	59	34	49
Ipswich	33	12	12	9	47	42	48
Portsmouth	33	14	6	13	40	37	48
Port Vale	34	11	14	9	42	39	47
* Stoke	32	13	8	11	40	43	47
* Tranmere	32	13	7	12	44	42	46
Swindon	34	13	6	15	48	46	45
QPR	33	11	11	11	44	45	44
Oxford Utd	33	12	7	14	46	43	43
West Brom	34	9	14	11	54	60	41
Huddersfield	34	10	11	13	40	48	41
Reading	32	10	10	12	43	50	40
Charlton	32	11	7	14	39	47	40
Man City	31	11	5	15	39	43	38
Birmingham	31	9	10	12	34	38	37
Bradford	33	8	10	15	32	50	34
Southend	34	7	12	15	33	60	33
Grimsby	32	7	10	15	41	58	31
Oldham	31	6	10	15	32	43	28

* *not including last night's match*

Second division

(20) Bournemouth v Shrewsbury
(21) Bristol Rovers v Walsall
(22) Crewe v Gillingham
(23) Millwall v Wycombe
(24) Notts County v Brentford
(25) Peterborough v Chesterfield
(26) Plymouth v Blackpool
(27) Preston v Bury
(28) Stockport v Rotherham
(29) Watford v Bristol City
(30) Wrexham v Burnley
(31) York v Luton

	P	W	D	L	F	A	Pts
Brentford	31	16	11	4	49	25	59
Luton	30	16	7	7	54	33	55
Bury	30	14	10	6	43	29	52
Bristol City	32	14	9	9	50	34	51
Millwall	33	14	9	10	40	41	51
Burnley	34	14	8	12	50	39	50
Crewe	31	16	2	13	42	36	50
Watford	30	11	16	3	31	21	49
Stockport	30	13	9	9	43	34	48
Wrexham	30	11	14	5	36	31	47
Chesterfield	30	13	8	9	27	23	47
Walsall	31	13	7	11	37	33	46
Blackpool	32	10	12	10	41	36	42
Bournemouth	35	11	9	15	31	37	42
Gillingham	32	11	8	13	37	42	41
Bristol Rovers	33	10	11	12	36	36	41
Shrewsbury	34	10	10	14	43	54	40
Plymouth	33	8	12	13	37	47	36
Preston	34	11	6	17	34	46	39
York	32	10	[illegible]	[illegible]	36	52	37
Wycombe	32	8	7	16	[illegible]	42	34
Peterborough	32	[illegible]	11	15	[illegible]	57	[illegible]
Notts County	32	5	11	16	23	43	26
Rotherham	32	[illegible]	[illegible]	[illegible]	[illegible]	49	[illegible]

FA UMBRO TROPHY: Third round: [illegible]

Third division

(32) Carlisle v Lincoln
(33) Darlington v Brighton
(34) Fulham v Chester
(35) Hartlepool v Scunthorpe
(36) Hereford v Exeter
(37) Hull v Northampton
(38) Leyton Orient v Barnet
(39) Mansfield v Cambridge Utd
(—) Rochdale v Torquay

	P	W	D	L	F	A	Pts
* Wigan	33	20	6	7	63	39	66
Carlisle	33	19	9	5	50	30	66
Fulham	34	19	7	8	58	34	64
Swansea	35	16	6	13	46	40	54
Camb Utd	34	16	6	12	44	45	54
Chester	34	14	11	9	40	32	53
* Colchester	34	12	16	6	49	38	52
Northampton	33	14	8	11	53	35	50
Cardiff	33	15	5	13	42	40	50
* Scarboro	34	12	13	9	48	43	49
Hull	34	11	14	9	33	35	47
Lincoln	35	12	10	13	49	58	46
Mansfield	34	11	13	10	37	34	46
Scunthorpe	33	13	5	15	47	50	44
Torquay	33	12	7	14	34	37	43
Barnet	33	9	14	10	33	33	41
Leyton Orient	35	10	11	14	32	38	41
Rochdale	34	8	15	11	39	43	39
Hartlepool	34	10	7	17	37	51	37
Hereford	35	9	9	17	39	52	36
Exeter	34	9	8	17	32	48	35
Darlington	34	9	7	18	49	64	34
* Doncaster	33	8	6	19	34	57	30
† Brighton	34	8	7	19	38	55	29

† Brighton deducted two points
** not including last night's matches*

Vauxhall Conference

(—) Bromsgrove v Northwich
(—) Dover v Southport
(—) Gateshead v Hayes
(—) Hednesford v Telford
(—) Kettering v Stalybridge
(—) Macclesfield v Farnborough
(—) Rushden & Diamonds v Slough
(—) Welling v Halifax

Bell's Scottish League
Premier division

(40) Aberdeen v Rangers
(41) Celtic v Hearts
(42) Dundee Utd v Dunfermline
(43) Hibernian v Motherwell
(44) Raith v Kilmarnock

First division

(45) East Fife v Dundee
(46) Falkirk v St Mirren
(47) Greenock Morton v Stirling
(48) Partick v Airdrie
(49) St Johnstone v Clydebank

Second division

(—) Ayr v Berwick
(—) Clyde v Queen of South
(—) Dumbarton v Brechin
(—) Livingston v Hamilton
(—) Stenhousemuir v Stranraer

Third division

(—) Arbroath v East Stirling
(—) Inverness CT v Alloa
(—) Montrose v Ross County
(—) Queen's Park v Forfar

DR MARTENS LEAGUE: Premier division: Ashford v Worcester City; Baldock v Sittingbourne; Burton Albion v King's Lynn, Cambridge City v Halesowen; Chelmsford v Sudbury Tn, Gravesend and Northfleet v Gresley, Hastings v Atherstone; Merthyr v Cheltenham, Newport AFC v Crawley; Nuneaton v Salisbury. Midland division: Bedworth v Rothwell; Evesham v Stafford, Hinckley Town v Tamworth; Paget R v Bilston; Raunds T v Redditch; Solihull Boro v Grantham, Stourbridge v Dudley Town; VS Rugby v Shepshed D. Southern division: Bashley v Erith and Belvedere; Dartford v Waterlooville. Fisher London v Clevedon; Fleet T v Fareham, Witney v Buckingham Town. Yate v Forest Green. Tonbridge Angels v Weymouth. Trowbridge v Margate.

UNIBOND LEAGUE: Premier division: Accrington Stanley v Winsford; Alfreton v Chorley; Boston v Lancaster; Buxton v Barrow; Frickley v Marine; Gainsborough v Leek, Spennymoor v Emley; Witton v Blyth Spartans. First division: Congleton v Leigh, Curzon Ashton v Radcliffe, Eastwood Town v Farsley Celtic. Harrogate Town v Alfreton; Lincoln United v Workington; Netherfield v Flixton, Stocksbridge PS v Gretna, Warrington v Bradford PA Ave; Whitley Bay v Droylsden. Worksop v Great Harwood.

GILBERT LEAGUE OF WALES: Aberystwyth v Ebbw Vale, Caernarfon v Ton Pentre. Caersws v Bangor City. Cemaes Bay v Barry; Cwmbran v Conwy; Flint Town v Carmarthen Town (2.30). Inter Cable-Tel v Holywell (2.30); Llansantffraid v Briton Ferry; Porthmadog v Welshpool.

ESSEX SENIOR LEAGUE: Premier division: Basildon U v Ford United. Concord Rangers v Great Wakering. Eton Manor v Saffron Walden. Hullbridge Sports v Southend Manor. Sawbridgeworth v East Ham.

MINERVA SOUTH MIDLANDS LEAGUE: Premier division: Brache Sparta v Arlesey; Harpenden v Buckingham Athletic. Langford v Bedford. Letchworth v Hoddesdon, London Colney v Potters Bar. Milton Keynes v Toddington. Welwyn Garden v Royston.

ICIS LEAGUE: Premier division: Aylesbury v Bishop's Stortford; Bromley v Enfield; Chertsey v Hitchin; Dulwich v Harrow; Kingstonian v Hendon; Purfleet v Staines; St Albans v Carshalton; Sutton United v Boreham Wood; Yeading v Yeovil. First division: Aldershot Town v Croydon; Barton Rovers v Basingstoke; Berkhamsted v Abingdon Town; Billericay v Molesey; Bognor Regis v Canvey Island; Hampton v Marlow; Maidenhead United v Leyton Pennant; Thame v Chesham; Tooting and Mitcham v Uxbridge; Whyteleafe v Wokingham; Worthing v Walton and Hersham. Second division: Barking v Hungerford; Bedford T v Witham; Chalfont St Peter v Leighton Town; Cheshunt v Banstead; Dorking v Ware; Edgware v Bracknell. Egham v Collier Row and Romford. H Hampstead v Wivenhoe; Horsham v Windsor and Eton; Metropolitan Police v Leatherhead; Tilbury v Wembley. Third division: Aveley v Wealdstone; East Thurrock v Tring; Epsom and Ewell v Clapton, Hornchurch v Camberley; Kingsbury v Braintree; Lewes v Hertford; Southall v Harlow; Wingate and Finchley v Flackwell Heath.

LONDON SPARTAN LEAGUE: Premier division: Barkingside v Croydon; Brook House v Hillingdon Boro; Harefield v Brimsdown; Haringey v Hanwell; Ruislip Manor v Beaconsfield SYCOB; St Margaretsbury v Islington St Marys; Woodford v Cockfosters.

PRESS & JOURNAL HIGHLAND LEAGUE: Brora v Fort William; Elgin v Clachnacuddin; Keith v Deveronvale; Rothes v Buckie Thistle.

PONTIN'S CENTRAL LEAGUE: Cup: Group one: Postponed: Burnley v Oldham.

COURAGE COMBINED COUNTIES LEAGUE: Premier division: Ash Utd v Reading Town; Bedfont v Cove; Corinthian Casuals v Feltham; Godalming and Guildford v Raynes Park Vale; Hartley Wintney v Chipstead; Netherne v Cranleigh; Sandhurst Town v Cobham; Viking Sports v Ashford Town; Walton Casuals v Farnham Town; Westfield v Merstham.

SCREWFIX DIRECT LEAGUE: Premier division: Backwell v Elmore; Barnstaple v Calne; Bideford v Odd Down; Bridgwater v Paulton R; Brislington v Bridport; Bristol Manor Farm v Chard; Chippenham v Taunton; Tiverton v Mangotsfield; Torrington v Westbury.

JEWSON EASTERN COUNTIES LEAGUE: Premier division: Diss v Wisbech; Felixstowe P and T v Wroxham; Gorleston v Warboys; Lowestoft v Watton; March v Hadleigh U; Sudbury W v Bury Town: Tiptree v Great Yarmouth. Cup: Semi-finals: Halstead v Harwich and Parkeston; Haverhill v Histon

JEWSON WESSEX LEAGUE: First division: Lymington v Cowes Sports; Andover v Aerostructures; Bemerton Heath v Romsey. East Cowes v Whitchurch; Eastleigh v Wimborne Town; Petersfield v Gosport; Ryde Sports v Downton; Thatcham Town v Totton.

UNIJET SUSSEX COUNTY LEAGUE: First division: Arundel v Wick; Burgess Hill v Pagham; Langney Sports v Saltdean, Oakwood v Shoreham; Peacehaven and Telscombe v Whitehawk; Portfield v Horsham YMCA; Ringmer v Hassocks; Selsey v Hailsham; Southwick v Eastbourne Town; Three Bridges v Mile Oak.

WINSTONLEAD KENT LEAGUE: First division: Beckenham v Deal, Corinthian v Ramsgate; Crockenhill v Woolwich; Folkestone Invicta v Cray; Furness v Faversham; Greenwich v Hythe, Herne Bay v Tunbridge Wells; Lordswood v Whitstable Town; Sheppey v Slade Green; Thamesmead v Canterbury

HELLENIC LEAGUE: Premier division: Abingdon United v Almondsbury; Bicester v Tuffley; Brackley v Fairford; Carterton v Shortwood; Endsleigh v Burnham; Highworth v Wantage; Kintbury v Banbury; North Leigh v Swindon Supermarine.

UHLSPORT UNITED COUNTIES LEAGUE: Premier division: Boston v Ford Sports; Cogenhoe v Wellingborough; Desborough v Potton; Mirrlees Blackstone v Eynesbury; Newport Pagnell v Bourne; St Neots v Kempston, Stotfold v Long Buckby; Wootton v Holbeach.

INTERLINK EXPRESS ALLIANCE: Blakenhall v Bloxwich Town; Boldmere St M v Willenhall; Chasetown v Bridgnorth; Hinckley Athletic v Oldbury U; Pelsall V v Stratford T, Pershore T v Knypersley V; Rocester v Stapenhill, Sandwell v Barwell, Shifnal T v Rushall O; W Mid Police v Halesowen H

ENDSLEIGH MIDLAND COMBINATION: Premier division; Bilston Community College v Bolehall S; Coleshill v Shirley; Coventry Sphinx v Handrahan Timbers; David Lloyd v Knowle, Highgate v Meir KA, Kenilworth v Kings Heath, Richmond Swifts v Southam; Studley BKL v Worcestershire?; Wellesbourne v Massey Ferguson; West Midland Fire Service v Alvechurch.

BANKS'S BREWERY LEAGUE: Premier division: Brierley Hill T v Stourport S, Hill Top R v Darlaston, Ludlow T v Gornal Res; Stafford T v Malvern T, Walsall Wood v Cradley Town; Wednesfield v Lye Town; Westfields v Ettingshall Ht. Wolverhampton C v Tividale. Wolverhampton United v Bloxwich S

NORTH WEST COUNTIES LEAGUE: First division: Atherton Collieries v Maine Road. Blackpool Rovers v Mossley; Burscough v Rossendale, Chadderton v Bootle; Eastwood H v Nantwich Town; Glossop North End v St Helens, Holker Old Boys v Kidsgrove. Penrith v Newcastle Town; Prescot Cables v Trafford. Salford v Darwen; Vauxhall GM v Clitheroe

FAI HARP LAGER NATIONAL LEAGUE: Premier division: Finn Harps v Home Farm (7.30), Sligo v Shelbourne (7.30)

NORTHERN COUNTIES EAST LEAGUE: Premier division: Belper Town v Maltby MW; Denaby v Hatfield Main; Glasshoughton Welfare v Hallam; Hucknall Town v Liversedge; North Ferriby v Armthorpe Welfare; Ossett Albion v Arnold, Pontefract Cols v Brigg Town; Selby v Ashfield; Sheffield v Ossett Town, Thackley v Pickering.

FEDERATION BREWERY NORTHERN LEAGUE: First division: Bedlington Terriers v Durham; Billingham v Easington, Crook v Tow Law. Guisborough v Murton; Morpeth v West Auckland; RTM Newcastle v Seaham Red Star; Shildon v Whitby; South Shields v Dunston Federation; Stockton v Chester-le-Street; Whickham v Consett.

SMIRNOFF IRISH LEAGUE: Premier division: Ards v Glentoran; Crusaders v Portadown: Glenavon v Cliftonville, Linfield v Coleraine. First division: Ballymena v Ballyclare, Carrick v Bangor: Larne v Omagh; Newry v Distillery

SOUTH EAST COUNTIES LEAGUE: First division: Charlton v Arsenal (11.0); Chelsea v Leyton Orient (11.0); Fulham v Norwich (11.0); Ipswich v Millwall (11.0); Portsmouth v Gillingham (11.0), Queens Park Rangers v Cambridge Utd (10.45); Tottenham v Southend Utd (11.0); Watford v West Ham (11.0). Second division: Barnet v Colchester Utd (11.0), Bournemouth v Reading (11.0): Brentford v Bristol City (11.0); Brighton v Bristol Rovers (11.0), Crystal Palace v Oxford Utd (11.0), Swindon v Tottenham (11.0). Wimbledon v Luton (11.0), Wycombe v Southampton (11.0)

ARTHURIAN LEAGUE: Premier division: Chigwellians v Carthusians; Etonians v Cholmeleians; Lancing v Reptonians.

SOUTHERN OLYMPIAN LEAGUE: Senior one: Hale End Ath v Nottsborough: St Mary's Coll v Old Finchleians; Ulysses v Witan.

OLD BOYS' LEAGUE: Premier division: Cardinal Manning OB v Glyn OB. Clapham OX v Latymer OB; Old Aloysians v Old Hamptonians; Old Ignatians v Old Meadonians; Old Tenisonians v Old Kingsburians.

SOUTHERN AMATEUR LEAGUE: First division: Civil Service v Norsemen. Crouch End Vampires v Old Parmiterians, Old Actonians v East Barnet OG; Old Esthameians v NatWest Bank; West Wickham v Polytechnic.

SCHOOLS MATCHES: Victory Shield under-15 international match: Northern Ireland v Wales (at Dungannon, 11.0) English Fuji Films Trophy: Quarter-finals: Liverpool v Coventry (at Penny Lane, 10.30). Sefton v Leeds (at Netherton, 11.0)

HOCKEY

NASTRO AZZURRO LEAGUE: Premier League: Anchorians v Winchester, Chichester v Wimbledon; Fareham v Richmond, Gore Court v Beckenham, Maidenhead v High Wycombe; Old Kingstonians v Hampstead/Westminster; Old Whitgiftians v Ashford; Spencer v Bournemouth, Woking v Ramgarhia; Wokingham v Tunbridge Wells. Hampshire/Surrey: Barnes v Epsom, Camberley v Purley. Oxted v Basingstoke, Old Cranleighans v Blandford; Goan v Andover. Dulwich v Old Mid-Whitgiftians; Petersfield v London University; Cheam v Southampton; Old Walcountians v Oxshott. Kent/Sussex: Ashford v Old Bordenians; Belvedere v Middleton; Bexleyheath v Mid Sussex, Bexley Invicta v Horsham; Blackheath v Old Holcombeians, Bognor v Tulse Hill; Brighton v Old Williamsonians. Herne Bay v Marden Russets, Lloyds Bank v Eastbourne. Worthing v Sevenoaks. Middx/Berks/Bucks and Oxon: Amersham v Lions, Bracknell v Mill Hill; City of Oxford v Hayes; Eastcote v West Hampstead; Harrow v Gerrards Cross; Headington v Milton Keynes; Newbury v OMT; Richings Park v Marlow, Staines v PHC Chiswick; Sunbury v Farnham Common

DTZ DEBENHAM THORPE LEAGUE: Premier division: Blossomfield v Coventry and North Warwicks; Hampton-in-Arden v Bloxwich, Harborne v Loughborough Students; Nottingham v Khalsa, Olton and West Warwickshire v North Notts

NORTHERN LEAGUE: First division: Chester v Formby. Harrogate v Swalwell; Norton v Springfields; Ramgarhia v Neston. Southport v Ben Rhydding. Timperley v Sheffield Bankers

ADNAMS EAST LEAGUE: Premier division A: Chelmsford v Cambridge University. Colchester v Peterborough Town, Dereham v Sudbury. Ipswich v Bishop's Stortford. Redbridge and Ilford v Cambridge City. Premier division B: Bedford Town v Clacton. Ipswich and East Suffolk v Norwich City. Luton Town v Romford. Old Southendian v Bury St Edmunds, Westcliff v Huntingdon

SUN LIFE WEST LEAGUE: Premier division: Clevedon v Bristol University. Robinsons v Bath Buccaneers. Swansea v Plymouth. Weston-super-Mare v Taunton Vale. Whitchurch v Llan and Llan.

WOMEN'S NATIONAL LEAGUE: Premier division: Hightown v Leicester (12.0), Ipswich v Clifton (12.0). Slough v Doncaster (2.0) Trojans v Sutton (1.30) First division: Bluenarts v Bradford (12.30), Bracknell v Olton (2.0): Canterbury v Wimbledon (12.0). Chelmsford v Bedans (11.15) Second division: Ealing v Loughtonians (1.15), Exmouth v West Witney (12.0). St Albans v Loughborough (2.30) Sherwood v Woking (12.0)

SHARWOODS IRISH WOMEN'S CUP: Final: Muckross v Hermes (at UC Dublin, 2.0)

WOMEN'S REGIONAL LEAGUES: East: Ashford v Harleston Magpies. Bexleyheath v Sevenoaks, Cambridge City v Bury. Welwyn Garden City v Ipswich. Midland. Crimson Ramblers v Aldridge. Kettering v Hampton. Leicester v Bedford. North Staffs v West Bromwich North: Carlisle v Wellon: Chester v Sheffield, Liverpool v Blackburn, York v Poynton. South: City of Portsmouth v Horsham. Reading v Hampstead: Tulse Hill v Dulwich; Winchester v Worthing, Winchmore Hill v Southampton. West: Bournemouth v Exeter Colwall v Cheltenham: St Austell v Redland, Wimborne v Yate

RUGBY UNION

Kick-off 3.0 unless stated

Five nations' championship

England v France (at Twickenham)
Scotland v Ireland (at Murrayfield)

Courage Clubs Championship
Third division

Exeter v Lydney
Harrogate v London Welsh
Leeds v Walsall
Liverpool St Helens v Havant
Otley v Fylde
Reading v Clifton (2.30)
Rosslyn Park v Morley
Wharfedale v Redruth

Fourth division north

Aspatria v Stourbridge
Birmingham/Solihull v Kendal
Hereford v Sheffield
Lichfield v Worcester
Preston Grasshoppers v Manchester
Sandal v Stoke-on-Trent
Winnington Park v Nuneaton

Fourth division south

Barking v Berry Hill
Metropolitan Police v High Wycombe
North Walsham v Camberley
Tabard v Charlton Park
Weston-super-Mare v Plymouth

SOUTH WEST: First division: Barnstaple v Maidenhead; Bridgwater v Torquay; Camborne v Salisbury; Launceston v Matson; St Ives v Gloucester Old Boys; Stroud v Brixham

NORTH: First division: Bridlington v West Park Bramhope; Broughton Park v Wigton; Macclesfield v Sedgley Park; New Brighton v Hull Ionians; Stockton v Tynedale; Widnes v Bradford and Bingley.

ANGLO-WELSH COMPETITION: Group A: Blackheath v Pontypool (1.0); Richmond v Cross Keys. Group B: South Wales Police v Coventry (2.30) Group C: Nottingham v Abertillery. Group D: Llandovery v London Scottish (2.30); Rotherham v Ystradgynlais; Rugby v Bonymaen (2.0)

Swalec Cup
Seventh round

Treorchy v Bridgend (2.30)

Welsh League
First division

Ebbw Vale v Cardiff (2.30)
Llanelli v Caerphilly (2.30)
Newbridge v Neath (2.30)

Second division

Blackwood v Maesteg (2.30)

THIRD DIVISION: Kenfig Hill v Builth Wells, Llanharan v Penarth; Tenby Utd v Tredegar: Merthyr v Rumney, Narberth v Tondu; Pyle v Mountain Ash

TOUR MATCH: Edinburgh Academicals v Mendoza (Arg) (11.0)

CLUB MATCH: Bristol v Dunvant (3.0).

RUGBY LEAGUE

Kick-off 2.30

NATIONAL CONFERENCE LEAGUE: Premier division: Egremont v Mayfield; Heworth v Beverley; Lock Lane v West Hull; Saddleworth v Wigan St Patricks, Woolston v Leigh Miners. First division: Askam v East Leeds; Barrow Island v Walney Central, Leigh East v Millom; Oulton v Blackbrook, Thornhill v Eastmoor. Second division: Dewsbury Moor v York Acorn. Featherstone Amateur v Shaw Cross; Hull Dockers v Eccles, Milford v Redhill, Normanton v Skirlaugh

OTHER SPORT

BASKETBALL: Budweiser League: Crystal Palace v Leopards (7.30); Derby v Newcastle (7.30); Hemel and Watford v Birmingham (7.30). Leicester v Sheffield (7.30), Thames Valley v Manchester (8.0) National League: Men: First division: Bury and Bolton v Liverpool (7.30) Coventry v Brixton (7.30): Solent v Cardiff (8.0); Ware v Mid Sussex (8.0). Westminster v Stockton (8.0) Second division: Bournemouth v Sheffield (8.0). Chessington v Swindon (8.0), Solihull v Aston (8.0). South Wales v Slough (8.0). Thames Valley v London (3.30) Women: First division: Barking and Dagenham v London (8.0): Crystal Palace v Nottingham (5.30): Rhondda v Ipswich (6.30); Thames Valley v Spelthorne (5.45). Harlesden v Sheffield (7.0). Second division: Chelmsford v Solent (7.0): Manchester v Liverpool (4.0). Tyne and Wear v Plymouth (2.0)

BOXING: World Boxing Union light-middleweight championship: Shea Neary (Liverpool, holder) v Jeremiah Malinga (SA) European light-heavyweight championship (vacant) Crawford Ashley (Leeds) v Roberto Dominguez (Sp) (at Everton Park Sports Centre, Liverpool)

BOWLS. Women's English national indoor championships (at York)

FENCING: World Cup men's épée: British round (at Kelvin Halls, Glasgow)

ICE HOCKEY: Superleague play-offs: Group A: Newcastle v Cardiff (6.30) Group B: Sheffield v Bracknell (7.30), Basingstoke v Nottingham (7.30)

LACROSSE. Shepherds Friendly Society League: Premier division: Boardman and Eccles v Old Waconians. Heaton Mersey v Poynton: Stockport v Cheadle: Timperley v Moorthorpe. Hulmeians v Cheadle Hulme

ROWING: Reading Head of the River (2.30). Cambridge v Thames Tradesmen (Tideway, 3.30)

SWIMMING: British club team championships (at Stockport)

VOLLEYBALL: National League: Men: First division: Polonia Ealing v Malory Lewisham (7.0) Sportset Whitefield v Reebok Liverpool City (7.0): Warwick Riga v Leeds (6.30): Tooting Aquila v Croftón Sportswearhouse (6.30). City of Stoke v Wessex (6.30)

TOMORROW

FOOTBALL

[illegible]

FA Carling Premiership

Aston Villa v Liverpool (4.0)

Nationwide League
First division

Bolton v West Bromwich [illegible]

Third division

[illegible]

PONTIN'S CENTRAL LEAGUE: Cup: Group three: [illegible]

FAI HARP LAGER NATIONAL LEAGUE: Premier division: [illegible]

FA WOMEN'S PREMIER LEAGUE: National division: [illegible]

RUGBY LEAGUE

[illegible]

First division

[illegible]

Second division

[illegible]

Silk Cut Plate
Second round

[illegible]

CLUB MATCH: Wigan v [illegible]

RUGBY UNION

Courage Clubs Championship
Fourth division south

Cheltenham v Askeans (2.30)
Henley v Newbury (3.0)

Anglo-Welsh competition
Group C

Bedford v Aberavon (3.0)

Welsh League
First division

Pontypridd v Swansea (2.45)

HOCKEY

NATIONAL LEAGUE: Premier division: [illegible] Tigers v Southgate (at Holyhead Leisure Centre, 1.0); Canterbury v East Grinstead (at Polo Farm, 1.0), Guildford v Old Loughtonians (at King's Manor School, 12.0); Hounslow v Havant (at Dukes Meadow, Chiswick, 2.0); Surbiton v Cannock (at Sugden Road, 2.30); Teddington v Reading (at Dukes Meadow, 12.0). First division: Beeston v City of Portsmouth (at Highfields, Nottingham, 2.0); Bluenarts v Brooklands (at Hitchin Boys School, 2.30); Bournville v Bromley (at King Edward's Girls School, Birmingham, 2.30); Hull v Stourport (at Hull University, 2.0); Indian Gymkhana v Crosby (at Thornbury Avenue, 2.30), Isca v Doncaster (at Exeter School, 12.30), Lewes v Edgbaston (at Southdown Club, 1.30); Oxford Hawks v Firebrands (at Banbury Road, 2.0), Oxford University v Gloucester City (at St Edward's School, 2.0). Sheffield v Harleston Magpies (at Abbeydale Park, 2.0); St Albans v Trojans (at Clarence Park, 2.0)

AEWHA CUP: Fourth round: Aldridge v Old Loughtonians (1.15); Cheam v Harborne (2.0). Clifton v Kettering (1.0): Crimson Ramblers v Farnborough (12.0): Doncaster v Ealing (12.30). Harleston Magpies v Leicester (2.0): Ipswich v Redditch (12.0), Leyland Motors v Hightown (St Mary's School, 1.30): Loughborough Students v Sutton Coldfield (2.30). Olton v Bluenarts (2.30). Slough v Liverpool (2.0). Sunderland Bedans v Woking (12.30). Trojans v Bishop's Stortford (1.30): Wimbledon v Sherwood (1.30), Winchester v Chelmsford (2.0). Winchmore Hill v Canterbury (12.0)

OTHER SPORT

ATHLETICS: British world cross-country championships trials (at Stopsley Park, Luton)

BASKETBALL: 7-Up Trophy: Final: Chester v London Towers (at NEC, Birmingham, 7.0) Budweiser League: Birmingham v Derby (4.15); Newcastle v Crystal Palace (5.30) National League: Men: First division: Mid Sussex v Liverpool (3.0). Plymouth v Nottingham (4.0); Stockton v Coventry (4.0); Westminster v Ware (7.0) Second division: Derby v Northampton (5.0), South Bank v Flintshire (4.0). Women: Second division: Doncaster v Oxford (1.15)

BOWLS: Women's English national indoor championships (at York)

FENCING: World Cup men's épée: British round (at Kelvin Halls, Glasgow)

ICE HOCKEY: Superleague play-offs: Group A: Cardiff v Ayr (7.0) Group B: Nottingham v Bracknell (7.0)

VOLLEYBALL: National League: Men: First division: Leeds v Wessex (11.30)

SNOW REPORTS

	Depth (cm) L	Depth (cm) U	Conditions Piste	Conditions Off/p	Runs to resort	Weather (5pm)	°C	Last snow
AUSTRIA								
Obergurgl	40	160	good	powder	good	sun	0	27/2
(Perfect skiing conditions everywhere)								
St Anton	55	320	good	powder	good	fine	4	27/2
(Superb skiing throughout resort)								
FRANCE								
Alpe d'Huez	115	260	good	varied	good	sun	0	27/2
(Great skiing under warm, sunny skies)								
Tignes	175	235	good	powder	good	fine	2	27/2
(All pistes in excellent shape, superb skiing)								
SWITZERLAND								
Verbier	50	230	good	powder	good	sun	-1	27/2
(Fantastic conditions nearly all runs)								
Wengen	10	100	good	varied	fair	fine	4	27/2
(Pistes in very good shape thanks to new snow)								

Source: Ski Club of Great Britain. L - lower slopes, U - upper

RESULTS FROM YESTERDAY'S FOUR RACE MEETINGS

Newbury

Going: [illegible]

2.00 [illegible] Splendid Thyme [illegible]

2.30 [illegible] Top Javalin [illegible]

3.00 [illegible] Kings Cherry [illegible]

3.30 [illegible] Lord McMurrough [illegible]

4.00 [illegible] Holland House [illegible]

4.30 [illegible] Takeamemo [illegible]

[illegible] 20-1 Infamous 3-1 fav (f). 13 ran. 5l, [illegible] Sherwood. Tote £5.10; £1.60, £2.50, [illegible] DF £11.40. Trio £105.70. CSF [illegible]

5.00 (2m 5f hdle) 1, Stormy Passage (G Tormey, 9-1); 2, Lord Khalice (7-2 jt-fav); 3, Unconvertable Boxer (11-2). Moonlighter 7-2 jt-fav (pu). 7 ran. 2l, 8l. P Hobbs. Tote [illegible] £2.00, £2.10. DF £8.10. CSF [illegible]

Jackpot: £7,100.00 (0.20 winning tickets; pool of £3,873.63 carried forward to Newbury today).

Placepot: £103.30. Quadpot: £17.10.

Kelso

Going: good to soft, soft in places

2.20 (3m 1f ch) 1, Kalajo (B Storey, 10-1); 2, Desperate Days (12-1); 3, Two For One (6-1). Call Me Black Evens fav (pu). 11 ran. 1½l, 9l. B Mactaggart. Tote £13.00; £2.30, £4.70, £2.10. DF £90.50. Trio £62.50. CSF £92.54.

2.50 (2m 110yd hdle) 1, Clash Of Swords (L Wyer, 6-11 fav); 2, Anika's Gem (33-1); 3, City Baby (6-4). 6 ran. NR: Jungle Fresh. 8l, hd. P Calver. Tote £1.80; £1.10, £7.80. DF £23.80. CSF £21.49.

3.20 (3m 4f ch) 1, Off The Bru (Mr M Bradburne, 4-1); 2, Ceilidh Boy (5-1); 3, Jihaad Ferrie (16-1). Judicious Captain 7-2 fav (f). 8 ran. 9l, hd. Mrs S Bradburne. Tote £4.80; £1.70, £2.00, £2.90. DF £12.50. CSF £22.09. Tricast: £258.61.

3.50 (2m 2f hdle) 1, Marello (P Niven, 1-2 fav, Private Handicapper's top rating); 2, Star Selection (14-1); 3, Dana Point (4-1). 6 ran. 8l, 7l. Mrs M Reveley. Tote £1.50; £1.40, £1.90, £1.10. DF £9.20. CSF £9.20.

4.20 (3m 1f ch) 1, Jigtime (Mr M Bradburne, 5-2 fav); 2, Royal Jester (4-1); 3, Howayman (10-3). 8 ran. 12l, 6l. J Hughes. Tote: £4.10; £1.30, £1.30, £1.20. DF £5.60. CSF £11.60.

4.50 (2m 2f hdle) 1, Ingletonian (B Storey, 9-2); 2, Elation (4-1); 3, Itallelsefalls (12-1). Panah 5-2 fav. 9 ran. 5l, 2½l. B Mactaggart. Tote: £5.50; £1.60, £1.50, £2.70. DF: £15.00. Trio: £49.10. CSF: £22.28. Tricast: £188.80.

Placepot: £140.80. Quadpot: £12.80.

Plumpton

Going: soft, heavy in places

2.10 (2m 1f hdle) 1, Rhythm And Blues (B Powell, 7-2); 2, Tonka (7-4 fav); 3, Into The Web (9-4). 8 ran. NR: One In The Eye. 6l, 12l. R Buckler. Tote £5.60; £1.70, £1.20, £1.10. DF £4.60. Trio £2.80. CSF £9.54.

2.40 (2m ch) 1, Indian Arrow (C Maude, 11-8); 2, Court Master (11-10 fav); 3, Purbeck Cavalier (11-2). 6 ran. 15l, 9l. M Pipe. Tote £2.00; £1.10, £1.20. DF £1.80. CSF £3.04.

3.10 (3m 110yd hdle) 1, Roskeen Bridge (M Richards, 6-1); 2, Danceitillyoudrop (5-2 fav); 3, Mister Blake (7-1). 7 ran. ½l, 8l. C Weedon. Tote: £8.50; £2.20, £1.50. DF £6.70. CSF £18.47.

3.40 (3m 1f 110yd ch) 1, Apatura Hati (W McFarland, 7-1); 2, Normarange (11-8 fav); 3, Fortytwo Dee (20-1). 9 ran. Dist, dist. R Alner. Tote: £7.80; £1.40, £1.20, £3.70. DF £6.50. Trio £74.70. CSF £15.37.

4.10 (2m 5f ch) 1, Pavlova (D O'Sullivan, 16-1); 2, Winspit (4-1); 3, Beau Babillard (2-1). Mammy's Choice 15-8 fav. 5 ran. 3l, 11l. R Rowe. Tote: £12.70; £2.40, £2.60. DF: £22.20. CSF £64.39.

4.40 (2m 4f hdle) 1, Mayb-Mayb (A P McCoy, 2-1 fav); 2, St Ville (7-1); 3, Bula Vogue (5-2). 7 ran. 8l, 5l. J Neville. Tote £2.50; £1.30, £3.70. DF £9.50. CSF £14.99.

Placepot: £44.10.
Quadpot: £17.20.

Southwell

Going: standard

2.15 (1m 4f) 1, Maradi (R Mullen, 4-9 fav); 2, Good Day (12-1); 3, Woodland Nymph (5-1). 7 ran. 3½l, nk. M Bell. Tote: £1.30; £1.10, £7.90. DF: £5.20. CSF: £6.35.

2.45 (1m 6f) 1, Grand Cru (A Culhane, 9-2); 2, Undawaterscubadiva (8-1); 3, World Without End (8-1). El Nido 6-4 fav. 9 ran. 2½l, 11l. Mrs M Reveley. Tote £6.40; £2.50, £1.70, £2.30. DF: £20.80. Trio: £35.50. CSF: £35.41.

3.15 (6f) 1, Cretan Gift (T G McLaughlin, 12-1); 2, Bold Frontier (6-1); 3, Broadstairs Beauty (12-1). Bold Effort 4-1 jt-fav. 12 ran. NR: Elton Ledger. 1¼l, 6l. N Littmoden. Tote £17.40; £5.30, £2.60, £4.80. DF £64.60. Trio £216.00. CSF £77.66. Tricast £836.64.

3.45 (1m) 1, Rambo Waltzer (Iona Wands, 6-1); 2, Genuine John (14-1); 3, Chadleigh Lane (16-1). Knotty Hill 9-4 fav. 13 ran. NR: Suez Tornado. 3½l, 2l. D Nicholls. Tote £5.40; £1.60, £3.40, £4.70. DF £46.70. Trio: £133.10. CSF: £85.36. Tricast: £1,234.18.

4.15 (1m) 1, Northern Fan (D McKeown, 3-1); 2, Flag Fen (12-1); 3, Desert Invader (11-2). Sarasi 11-8 fav. 7 ran. Nk, 3l. N Tinkler. Tote: £3.10; £1.90, £8.90. DF £14.70. CSF £32.42.

4.45 (1m 4f) 1, Maftun (D Holland, 11-1); 2, Kinnamenya Girl (10-1); 3, African-Pard (9-1). Kalamata 2-1 fav. 13 ran. NR: Northern Charmer. 1l, nk. G Moore. Tote: £8.60; £4.60, £3.10, £2.90. DF: £43.90. Trio: £228.30 (part won; pool of £3.22 carried forward to 2.15 at Newbury 2.15 today). CSF: £108.98. Tricast: £960.72.

Placepot: £1,926.90.
Quadpot: £119.30.

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THE TIMES GUIDE TO THE PREMIERSHIP THIS WEEKEND

ARSENAL

Arsenal's pursuit of Paul Ince made no progress in Milan last Wednesday, but he seems sure to leave Internazionale at the end of the season, not only because Roy Hodgson is going but also because he is being used outside his preferred central midfield role. Meanwhile, Arsenal will be without Seaman and Adams, who are injured, and Parlour, who is suspended, at Everton, although there is some chance that Keown, who had a fitness test yesterday, could be fit. **BG**

ASTON VILLA

Dwight Yorke needs to score six goals in the remaining 11 games to become the first Aston Villa player for 16 years to record 20 in a league campaign. There is no better incentive than to end the daily ribbing from the man who last hit that benchmark, in the 1981 championship year, namely Peter Withe. Yorke gave Withe, now the club's chief scout, some ammunition with a pair of missed penalties recently, but is prepared to take responsibility against Liverpool tomorrow. **RH**

BLACKBURN ROVERS

Just as he was beginning to act like a manager, along comes a full-time boss to signal an end to Tony Parkes's reign at Ewood Park. "It's normally a few weeks for a caretaker, but I've been in charge longer than a lot of full-time managers ever get," he joked yesterday. When asked if Per Pedersen's arrival means he will have to change his formation, Parkes responded: "It means I've got options. He can play instead of Chris Sutton, to put him under pressure for the first time." **DM**

CHELSEA

When Derby played at Chelsea and lost, Jim Smith, the manager, said that bad weather had robbed them of the chance to devise a man-marking scheme against Gianfranco Zola. They suffered in consequence. This time, Zola may well be shadowed. Derby will surely also make more use of the pace of Dean Sturridge. It will be interesting to see whether Ruud Gullit himself plays, and whether he will deploy Vialli as he did in the second half on Wednesday against Leicester City. **BG**

COVENTRY CITY

David Busst returns to Old Trafford today for the first time since breaking his leg there last April, as a guest of Manchester United. The freak injury has required 15 operations to date and was so horrific that Peter Schmeichel, one of the United players nearby, required counselling. Busst, 29, retired last November and is considering a career selling accident insurance to professional players. United have agreed to play a benefit game against Coventry later in the year. **RH**

DERBY COUNTY

Is age finally beginning to catch up with Paul McGrath? Jim Smith, the manager, is sufficiently concerned about preserving the 37-year-old defender that he rested him for the midweek FA Cup tie against Coventry even though Igor Stimac was also missing. "Paul has been playing twice a week for the last month and he was feeling tired," Smith said. Derby have conceded eight goals in their past three games and have Paul Trollope suspended for the visit of Chelsea this afternoon. **RH**

EVERTON

The departure of John Ebbrell this week left Everton looking even more threadbare as regards personnel. "The 16 left are in the squad," Joe Royle, the manager, joked yesterday. It might get worse, with Paul Rideout, the striker, poised to join Osvaldo Ardiles at F Pulse if the Japanese club meets the £300,000 fee. There will certainly be some familiar faces at the training ground on Monday — Everton have dropped their ban on the press after a two-week stand-off. **PB**

LEEDS UNITED

A special treat for Leeds fans? Tony Yeboah is expected to play his first game at Elland Road for a year. Carlton Palmer is also in the squad, George Graham dismissing reports that the player was training with the youth team and would not play for Leeds again after a personality clash with the manager. "I don't have a personality clash with Carlton," Graham insisted. But Gary Kelly is suspended, and Tony Dorigo has a late fitness test on his hamstring. **PB**

LEICESTER CITY

Martin O'Neill, the manager, described the FA Cup exit at Chelsea as the lowest point of the season because of the dubious nature of the deciding penalty. His tirade against Mike Reed, the referee, will go unpunished by the Football Association and he must lift the side for their fifth game in 13 days this afternoon, against Wimbledon. "I do not have a clue how I am going to do that," O'Neill admitted. Kevin Poole deputises for Kasey Keller, who is on international duty. **RH**

LIVERPOOL

A dilemma for Roy Evans, with Europe fast approaching. Does he play Bjorn Tore Kvarne, who is not available on Thursday, or give his Cup Winners' Cup replacement Phil Babb a run-out? The answer, apparently, is that Kvarne's strength will be preferred, with the manager staying loyal to a defence that has not conceded a goal in the past five league games. Neil Ruddock is fit and Patrik Berger has returned from international duty, so both should be on the bench. **DM**

MANCHESTER UNITED

With Cantona returning from suspension, United could unveil a new formation at Old Trafford this afternoon. Alex Ferguson, the manager, is expected to retain the new partnership of Cole and Solskjaer for their first home game together, with Cantona dropping in behind them. With Butt out and Keane almost certainly missing, Cantona may find Ronnie Johnsen as one of his midfield partners. The absence of Keane, however, means that Philip Neville will not start the game. **PB**

MIDDLESBROUGH

Mikkel Beck speaks four languages and is fluent in English but not Italian. This has caused communication problems with his attacking partner, Fabrizio Ravanelli, but now the Italian has learnt sufficient English to be able to make tactical points to his Danish side-kick. Accordingly Beck believes their relationship is fast improving. "It takes time to settle down and Fabrizio and I have been no different but now we can talk and I believe things will get better and better between us."

NEWCASTLE UNITED

Dalglish: "There is no Alan Shearer obsession here at Newcastle." Assorted media hacks: "Come again Kenny?" It is straight out of the "you could have fooled us" chapter of any self-respecting *Book of Quotations*, but the Newcastle manager was apparently serious. He intends to prove it today against Southampton with Asprilla and Beardsley vying for the available forward place. Ferdinand is two goals away from joining Shearer as the only player to score 100 Premiership goals. **DM**

NOTTINGHAM FOREST

Tommy Wright will complete his £450,000 transfer to Manchester City immediately after the game against Tottenham Hotspur today. Mark Crossley is suspended and Stuart Pearce, the caretaker-manager, insisted that Wright, at present on loan at Maine Road, should return for just his eleventh league appearance since joining Forest four years ago, before the deal became permanent. That leaves Alan Fettis, who thought he was Crossley's understudy, wondering what the future holds. **RH**

SHEFFIELD WEDNESDAY

Wednesday can boast the best record in the Premiership, but their only defeat in 18 league matches on that run was against their opponents today, Middlesbrough, a 4-2 defeat that embarrassed David Pleat, the manager. "We were whacked up there, and I didn't enjoy it," he said. "We came out of that game with no credit at all and we must be intent on putting the record straight." Pleat is likely to sign the Plymouth Argyle youngster, Paul Wotton, after a succesful trial. **DM**

SUNDERLAND

Peter Reid, the manager, has enquired about the availability of four strikers this week, but has been rebuffed on each occasion. Reid's first choice was, apparently, Aston Villa's Tyneside-born forward Tommy Johnson, for whom he was willing to pay around £2 million. Injury has dictated that Martin Scott will not play again this season. Meanwhile, Alex Rae, the midfield player, has called in the PFA in an effort to secure money still owed to him by his former employers at Millwall.

HOW THEY STAND

	P	Pts	Goal diff	Last five lge games
1 Manchester United	27	54	+23	WWWWD
2 Liverpool	27	53	+26	DWWWD
3 Newcastle	26	48	+21	DDWWW
4 Arsenal	28	48	+19	WDDLL
5 Wimbledon	25	43	+9	LLDWD
6 Aston Villa	27	43	+8	LLWWD
7 Chelsea	25	42	+5	WLWWD
8 Sheffield Wednesday	26	39	0	[illegible]
[illegible]	27	33	-9	[illegible]
Everton	26	32	-4	[illegible]
Tottenham	26	32	-7	[illegible]
[illegible]	25	30	-8	[illegible]
13 Derby	27	29	-9	[illegible]
14 Sunderland	26	29	-10	WDDLL
15 Blackburn	25	28	+1	WDLWD
16 Coventry	27	28	-11	LWDLD
17 West Ham	26	25	-12	LLLLW
18 Nottingham Forest	26	24	-17	WWLLD
19 Southampton	25	21	-10	WDLLD
20 †Middlesbrough	25	19	-16	LLWDL

† Middlesbrough deducted three points

SOUTHAMPTON

Are there two Ray Clemences? While one was allegedly telling the Southampton match programme about his role as the club's new part-time goalkeeping coach, another was denying all knowledge of the appointment. Almost as hard a man to spot at The Dell has been Francis Benali, the defender and cult figure, absent 13 times through suspension this season after three red cards. However, his cardless return on Wednesday coincided with another all-too-rare event: a clean sheet for the team. **NS**

TOTTENHAM HOTSPUR

The bad news for Tottenham is that Teddy Sheringham is injured again, an ankle this time, and drops out, taking his opportunism with him. Better news is that John Scales, another player so often on the treatment table, will be back to stiffen the defence which gave away four goals from set-pieces at Upton Park on Monday. Darren Anderton, however, seems to be finding the range, after his absence, and the young Norwegian striker, Steffen Iversen, will test the Forest defence. **BG**

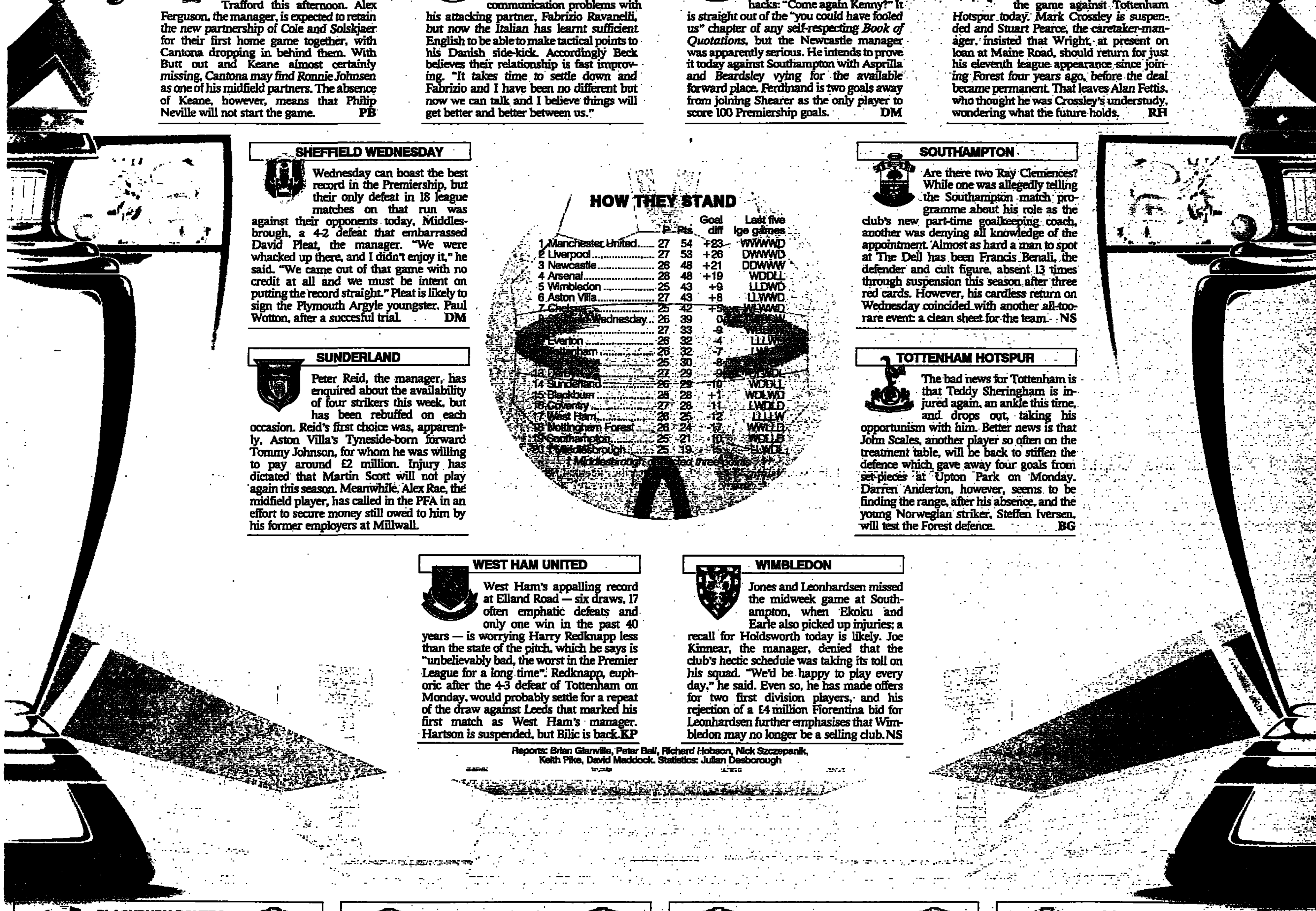
WEST HAM UNITED

West Ham's appalling record at Elland Road — six draws, 17 often emphatic defeats and only one win in the past 40 years — is worrying Harry Redknapp less than the state of the pitch, which he says is "unbelievably bad, the worst in the Premier League for a long time". Redknapp, euphoric after the 4-3 defeat of Tottenham on Monday, would probably settle for a repeat of the draw against Leeds that marked his first match as West Ham's manager. Hartson is suspended, but Bilic is back. **KP**

WIMBLEDON

Jones and Leonhardsen missed the midweek game at Southampton, when Ekoku and Earle also picked up injuries; a recall for Holdsworth today is likely. Joe Kinnear, the manager, denied that the club's hectic schedule was taking its toll on his squad. "We'd be happy to play every day," he said. Even so, he has made offers for two first division players, and his rejection of a £4 million Fiorentina bid for Leonhardsen further emphasises that Wimbledon may no longer be a selling club. **NS**

Reports: Brian Glanville, Peter Ball, Richard Hobson, Nick Szczepanik, Keith Pike, David Maddock. Statistics: Julian Desborough



BLACKBURN ROVERS v SUNDERLAND

TICKETS: Seats available

10-YEAR RECORD: 6-1, —, 2-2, 1-1, —, 2-2, —, —, —, —.

HOW THEY LINE UP

BLACKBURN ROVERS (from): T Flowers, H Berg, J Kenna, C Hendry, G Le Saux, T Sherwood, G Flitcroft, J Wilcox, K Gallacher, C Sutton, G Donis, S Given, P Warhurst, P Pedersen, N Marker, L Bohinen, D Duff.

SUNDERLAND (from): L Perez, G Hall, D Kubicki, R Ord, A Melville, L Howey, K Ball, P Bracewell, M Gray, D Williams, J Mulin, D Kelly, A Rae, C Russell, M Smith, D Preece, J Eriksson.

DERBY COUNTY v CHELSEA

TICKETS: Sold out

10-YEAR RECORD: —, 2-0, —, 0-1, 4-6, —, —, —, —, —.

HOW THEY LINE UP

DERBY COUNTY (from): R Hoult, G Rowett, P McGrath, C Dailly, L Carsley, R van der Laan, A Asanovic, D Powell, J Laursen, A Ward, D Sturridge, I Stimac, R Willems, P Simpson, S Flynn, M Taylor.

CHELSEA (from): F Grodas, F Sinclair, E Johnsen, F Leboeuf, S Clarke, S Minto, D Wise, R Di Matteo, E Newton, G Zola, M Hughes, A Myers, P Hughes, M Nicholls, R Gullit, G Vialli, J Morris, N Colgan.

EVERTON v ARSENAL

TICKETS: Seats available

10-YEAR RECORD: 0-1, 1-2, 1-3, 3-0, 1-1, 3-1, 0-0, 1-1, 1-1, 0-2.

HOW THEY LINE UP

EVERTON (from): P Gerrard, N Southall, E Barrett, D Unsworth, D Watson, J Parkinson, T Phelan, G Stuart, P Rideout, D Ferguson, G Speed, N Barmby, C Thomsen, M Hottiger, C Short, M Branch.

ARSENAL (from): J Lukic, L Dixon, N Winterburn, S Marshall, S Morrow, M Keown, R Garde, D Platt, P Vieira, D Bergkamp, I Wright, S Hughes, M Rose, L Harper, G McGowan, I Rankin.

LEEDS UNITED v WEST HAM UNITED

TICKETS: Seats available

10-YEAR RECORD: —, —, —, 3-2, —, 0-0, —, 1-0, 2-2, 2-0.

HOW THEY LINE UP

LEEDS UNITED (from): N Martyn, G Halle, R Molenaar, C Palmer, A Dorigo, I Harte, I Rush, L Bowyer, L Radebe, M Jackson, L Sharpe, B Deane, A Yeboah; R Wallace, D Wetherall, M Ford, M Beeney.

WEST HAM UNITED (from): L Miklosko, T Breacker, S Potts, R Ferdinand, S Bilic, J Dicks, M Bowen, J Moncur, I Bishop, P Kitson, M Hughes, I Dowie, K Rowland, H Porfirio, L Sealey, F Lampard, S Mean.

MANCHESTER UNITED v COVENTRY CITY

TICKETS: Sold out

10-YEAR RECORD: 1-1, 2-2, 0-1, 3-0, 2-0, 4-0, 5-0, 0-0, 2-0, 1-0.

HOW THEY LINE UP

MANCHESTER UNITED (from): P Schmeichel, G Neville, G Pallister, D May, D Irwin, D Beckham, R Keane, R Giggs, E Cantona, A Cole, O G Solskjaer, K Poborsky, B McClair, P Neville, R Johnsen, R van der Gouw.

COVENTRY CITY (from): S Ogrizovic, P Telfer, R Shaw, G Breen, D Dublin, J Williams, M Hall, K Richardson, E Jess, G McAllister, P Ndlovu, N Whelan, D Huckerby, B Borrows, W Boland, A Evtushok, J Filan.

NEWCASTLE UNITED v SOUTHAMPTON

TICKETS: Sold out

10-YEAR RECORD: 2-0, 2-1, 3-3, —, —, —, —, 1-2, 5-1, 1-0.

HOW THEY LINE UP

NEWCASTLE UNITED (from): S Hislop, S Watson, P Albert, D Peacock, R Elliott, W Barton, R Lee, L Clark, K Gillespie, L Ferdinand, P Beardsley, F Asprilla, D Ginola, P Srnicek, J Crawford.

SOUTHAMPTON (from): M Taylor, J Dodd, F Benali, C Lundekvam, S Charlton, J Magilton, E Berkovic, A Neilson, R Slater, M Le Tissier, E Ostenstad, K Monkou, R Dryden, S Basham, U van Gobbel, N Moss, C Warren.

SHEFFIELD WEDNESDAY v MIDDLESBROUGH

TICKETS: Seats available

10-YEAR RECORD: —, —, 1-0, 2-0, —, 2-3, —, —, —, 0-1.

HOW THEY LINE UP

SHEFFIELD WEDNESDAY (from): K Pressman, S Nicol, I Nolan, D Walker, J Newsome, D Stefanovic, G Hyde, W Collins, M Pembridge, R Humphreys, B Carbone, A Booth, D Hirst, L Briscoe, S Oakes, R Blinker, M Clarke, O Trustfull, O Donaldson.

MIDDLESBROUGH (from): M Schwarzer, N Cox, N Pearson, G Festa, S Vickers, D Whyte, C Fleming, C Hignett, Emerson, R Mustoe, Juninho, P Stamp, F Ravanelli, M Beck, B Roberts, C Blackmore, V Kinder.

TOTTENHAM HOTSPUR v NOTTINGHAM FOREST

TICKETS: Seats available

10-YEAR RECORD: 2-3, 1-1, 1-2, 2-3, 1-1, 1-2, 2-1, —, 1-4, 0-1.

HOW THEY LINE UP

TOTTENHAM HOTSPUR (from): I Walker, S Campbell, C Calderwood, C Wilson, D Howells, D Anderton, R Fox, A Sinton, R Rosenthal, S Carr, S Nethercott, J Edinburgh, E Baardsen, A Nielsen, J Scales, D Austin.

NOTTINGHAM FOREST (from): T Wright, A Fettis, D Lyttle, A I Haaland, C Cooper, S Chettle, S Pearce, D Phillips, S Gemmill, C Allen, K Campbell, D Saunders, P McGregor, B Roy, S Blatherwick.

WIMBLEDON v LEICESTER CITY

TICKETS: Seats available

10-YEAR RECORD: 1-0, —, —, —, —, —, —, —, 2-1, —.

HOW THEY LINE UP

WIMBLEDON (from): N Sullivan, P Heald, K Cunningham, A Kimble, C Perry, D Blackwell, D Jupp, B McAllister, R Earle, M Gayle, D Holdsworth, E Ekoku, J Goodman, P Fear, V Jones, O Leonhardsen, M Harford.

LEICESTER CITY (from): K Poole, S Grayson, S Walsh, M Elliott, S Prior, J Watts, J Lawrence, M Izzet, S Campbell, N Lennon, S Wilson, G Parker, M Robins, S Claridge, E Heskey, I Marshall, P Hyde, S Guppy.

TOMORROW

ASTON VILLA v LIVERPOOL

TICKETS: Sold out

10-YEAR RECORD: 2-2, —, 1-1, 1-1, 0-0, 1-0, 4-2, 2-1, 2-0, 0-2.

HOW THEY LINE UP

ASTON VILLA: M Bosnich, F Nelson, A Wright, U Ehiogu, G Southgate, R Scimeca or C Tiler, I Taylor, M Draper, A Townsend, D Yorke, S Milosevic.

LIVERPOOL (probable): D James, J McAteer, S I Bjornebye, M Wright, B Kvarme, D Matteo, J Barnes, S McManaman, J Redknapp, R Fowler, S Collymore. Substitutes: M Thomas, A Warner, N Ruddock, J Carragher, P Berger.

MONDAY

COVENTRY CITY v WIMBLEDON

TICKETS: Seats available

10-YEAR RECORD: 1-0, 3-3, 2-1, 2-1, 0-0, 0-1, 0-2, 1-2, 1-1, 3-3.

HOW THEY LINE UP

COVENTRY CITY (from): S Ogrizovic, P Telfer, R Shaw, G Breen, D Dublin, J Williams, M Hall, K Richardson, E Jess, G McAllister, P Ndlovu, N Whelan, D Huckerby, B Borrows, W Boland, A Evtushok, J Filan.

WIMBLEDON (from): N Sullivan, P Heald, K Cunningham, A Kimble, C Perry, D Blackwell, D Jupp, B McAllister, R Earle, M Gayle, D Holdsworth, E Ekoku, J Goodman, P Fear, V Jones, O Leonhardsen, M Harford.

WHEN TO WATCH ON TELEVISION

Today

10.45pm BBC 1 Match of the Day (highlights, includes Newcastle United v Southampton)

Tomorrow

11am Sky Sports 2 Goals on Sunday
3pm Sky Sports 1 Aston Villa v Liverpool (live)

Monday

7pm Sky Sports 3 Coventry City v Wimbledon (live)

CHAMPIONSHIP BETTING

4-6: Manchester; 3-1: Liverpool; 9-2: Newcastle; 14-1: Chelsea; 25-1: Wimbledon, Arsenal; 66-1: Aston Villa; 200-1: Sheffield Wednesday. Odds supplied by Ladbrokes

The official Internet site of the FA Carling Premiership is at http://www.fa-carling.com/

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FOOTBALL

O'Neill calls on Guppy to patrol left flank

By Richard Hobson and David Maddock

MARTIN O'NEILL addressed Leicester City's weakness along the left flank for the second time within a fortnight yesterday when he signed Steve Guppy from Port Vale for £850,000. Robert Ullathorne, the first man he bought to replace the injured Mike Whitlow, was ruled out for the season when he broke an ankle just 11 minutes into his first game after arriving from Osasuna for £600,000.

That mishap occurred in the Coca-Cola Cup semi-final first leg against Wimbledon and, in a spooky coincidence, Wimbledon provide the opposition in the FA Carling Premiership today when Guppy, 27, will make his debut.

He is well known to O'Neill, having spent four years under his charge at Wycombe Wanderers and helping them to win promotion from the Vauxhall Conference into the Football League in 1993.

He recently turned down the offer of a new contract at Vale, which effectively left John Rudge, the manager, forced to sell before the end of the season to get a return. It is, however, a huge blow to Vale's prospects of reaching the Nationwide League first division play-offs.

O'Neill said that he was "desperate" to sign a left-sided player. "He has a bit of quality on the ball, a great delivery and I think if he had a little more pace he would have played in the Premiership earlier," he said. Guppy originally left Wycombe to join Newcastle United under Kevin Keegan, but did not make a league appearance with them.

The signing is a further example of the way O'Neill is bucking the trend in the transfer market. Movement between Premiership clubs has stagnated, but O'Neill is happy to promote players from the lower divisions while other managers look abroad.

Neil Lennon has been a huge success since arriving from Crewe Alexandra for £750,000 12 months ago, while O'Neill paid a club record £1.6 million to bring Matt Elliott, a central defender, from Oxford United in January.

For a man with a reputation for swanning around a golf course, Kenny Dalglish has been dilligent in the extreme since assuming the position of manager at Newcastle. Barely a night has passed without his familiar frozen features looking on intensely from the stands at a match somewhere in Europe.

Last Wednesday evening it was Paris for France versus Holland and, it seems, his industry could finally pay off. Dalglish was at the international to watch Robert Pires and the young France attacker did not disappoint.

The Metz midfield player scored the winning goal in a 2-1 victory, and Newcastle were apparently impressed enough to immediately initiate talks with his club, Metz, their opponents in the previous round of the Uefa Cup.

Not least among the attractions of the 21-year-old Pires is that he can operate virtually anywhere across the midfield or forward line, but he is happiest when moving forward, a bonus given that Alan Shearer will be absent for at least the next six weeks with a groin injury.

Dalglish was as tight-lipped as ever over the possibility of signing the £5 million-rated player, who is also coveted by Internazionale, saying only: "If there is anything in it then you will be the first to know — when he signs. I have got to watch matches and it is my job to bring in quality players. If I don't then I won't be doing my job properly."

Celtic have made considerable progress in their attempt to secure compensation for the loss of John Collins after the announcement by Fifa, the world governing body, that the advice of the European Commission is being sought. Collins joined AS Monaco last summer and the club, who are in the French league, paid no fee, believing the midfield player was covered by the Bosman ruling.

The Scottish club argued, however, that Monaco itself is not a part of France and, therefore, does not fall within European Union law. Fifa initially dismissed Celtic's case but has now altered its stance.

Bradford City yesterday signed Nigel Pepper, the midfield player, from York City for £100,000. The 28-year-old made 281 appearances for York after moving from his home-town club, Rotherham United, in 1990, scoring 45 goals — 14 of them this season.

Old name in the new Forest

IRVING SCHOLAR

THE FACE OF FOOTBALL

By Richard Hobson

MATTHEW ASHTON

Scholar has made his investment in Forest on the basis of the club's potential

Leaning against the bar, he alternately sipped coffee and took long draws on a succession of cigarettes. He wanted anonymity, to remain inconspicuous to the journalists gathered on the afternoon following the night before to discover what lay ahead for the new Nottingham Forest. He followed their eyes to a makeshift stage where three men spoke of the future and the uncertainties it holds.

Irving Scholar was out of sight, but not of mind. Once the most high-profile of club chairmen during his nine years at Tottenham Hotspur, he could hardly expect to return to the game as part of the successful consortium that bought Forest last week without causing a few raised eyebrows. He was, after all, described as many things during that tenure, but rarely as shy.

Why is he back at all? And why, at what should have been a triumphalistic press conference, did he stand to one side? "I would rather go about everything I do quietly," he said. "I have not undertaken interviews since the takeover went through with a great deal of relish."

Perhaps it has something to do with the anticipated line of questioning. The fixtures computer sends Forest to White Hart Lane this afternoon and although Alan Sugar, Scholar's successor as Tottenham chairman, has extended an invitation to his predecessor it is not likely to be accepted. He does not want to talk about his former club, the one he supported passionately and continued to watch even after stepping down six years ago.

He has not seen Tottenham live now for three years, from the time that the Football Association fined the club £1.5 million because of irregular payments to players during his period as chairman.

Yet he has continued to follow more general trends within the game from his home in Monte Carlo. Indeed, when business begins to settle down at the City Ground, he will undertake much of his work as a football consultant from Monaco. His strength, he believes, will be in "oiling a few wheels" in transfer dealings. Within hours of the Bridgford group being approved by shareholders, he had discussed possible signings with Stuart Pearce, the caretaker-manager.

Pearce is not a man to suffer fools, so when he said that he was "pleasantly surprised" by Scholar's knowledge of the game, he was not being sycophantic. "I am not surprised that Stuart was surprised," Scholar said. "I think a lot of people would agree with the joke in Len Shackleton's old book — the page titled 'What the average director knows about football', which is then left blank. I made a lot of friends in the game while at Tottenham and good friendships last a lifetime."

Scholar's input into the club is believed to be around £3 million of the £19 million total investment. The club hopes to float on the Stock Exchange before the end of the year, possibly sooner. Here is a further example of a club rushing to raise funds 14 years on from Scholar's Tottenham becoming the first to go public.

"At the moment football is going through a catching up process," Scholar said. "Some terrible things happened to the game in the Eighties and the City did not take the football sector seriously until television companies came in with deals worth hundreds of millions of pounds. All clubs have terrific potential while they are successful and as long as they are playing attractively."

At present, Forest are neither successful nor playing attractively. They are third from bottom of the FA Carling Premiership. Having funds is one thing, but attracting a striker of repute when relegation beckons is quite another.

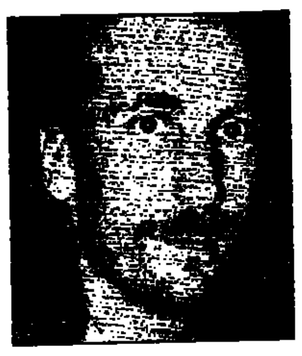
Yet Scholar clearly sees potential at the City Ground. In fact, it is precisely the under-investment and old-fashioned practices about the place that made it such an attractive proposition last summer when he was approached by Phil Soar, the driving force behind the bid. "I have had a lot of offers since I left Tottenham, but this was the first time I thought seriously about getting involved because there is so much scope."

Given everything that went wrong at Tottenham, from the unpopular redevelopment of "the Shelf" part of the ground, the clandestine courting of Robert Maxwell and consequent suspension of share dealing, and the Inland Revenue investigation that followed his resignation, Scholar's biggest disappointment in football is perhaps a little surprising.

"It was the 1962 European Cup semi-final, when Spurs lost to Benfica. I was a 14-year-old schoolboy on the terraces. Football has you in the clouds one minute and smacks you on the bottom the next." Forest have taken a thoroughly good hiding of late. They must hope they are in more loving hands now.

Devilish way to force yourself into the running

SIMON BARNES



On Saturday

Few people are more odious than those who prey on the inexperience of the young. Tom Lehrer sings the ballad of *The Old Dope Pedlar*: "He gives the kids free samples, because he knows full well, that today's young innocent faces, will be tomorrow's clientele."

However, the young are today's clientele, so far as the various plimsoll-makers of the world are concerned, and their stock-in-trade is brand-name mania at its most odious. How wonderful it is, then, to hear of a total brand-name disaster pioneered by none other than Reebok.

Reebok released 60,000 pairs of plimmies, designed specifically as training shoes for women; and they came up with the exciting, really rather subtly sexy brand-name of Incubus. They liked the feel of the word; perhaps, like Humpty Dumpty, they believed that words can mean what you choose.

However, there is, in Phoenix, Arizona, a disc jockey who can read, and he troubled to look up this exciting word in the dictionary, and told the world what he had found. My own *Shorter Oxford* tells all: "A feigned evil spirit or demon, supposed to descend upon persons in their sleep, and especially to seek carnal intercourse with women. In the Middle Ages their existence was recognised by law."

In other words, Reebok was trying to market a plimsoll named after a spiritual rapist. What next? Dave Fogelson, of Reebok, said: "The staffers responsible happen no longer to be with the company," perhaps enjoying the favours of succubi on the astral plane. Think how much money Reebok would have saved with one phone call to this column.

Have you seen his trainers?

Spitting image

Two Italian lawyers are preparing to prosecute footballers under article 726 of the Italian penal code, which jumps on anybody who "in a public place commits acts contrary to public decency." Luciano Di Perdo and Michele Scialandrone intend to throw the weight of the law on "loutish players who continually spit after a movement has come to an end, and emit from the mouth and nose, through a typical gesture of pressing the nostril with a finger, jets of saliva." Maximum penalty: a month in prison or a fine of 400,000 lire.

A for anonymity

Further to my recent piece on the sad fate that tends to meet football clubs whose names begin with the letter A — a fate hanging in Damoclesian fashion over AFC Bournemouth — Louis Burgess writes to document the fate of the A teams.

He offers: Accrington Stanley, resigned from the Football League in March 1962; Aldershot, resigned from the Football League in the 1990s; Aberdare, who lost their league place to Torquay in 1927; Ashington, who lost their league place in 1929 to York City; and Argonauts, who, in 1928, missed out on a place in the league despite polling 16 votes. The erudite Mr Burgess suggests that Arsenal should prepare to join the Bundesliga immediately — which would leave Aston Villa in the vulnerable slot behind them.

Passing the buck

Blaming the umpire is ungracious, but it displays a kind of idiot optimism, without which sport is scarcely even possible. I read, in the latest edition of *Wisden Cricket Monthly*, that Pakistan women recently held their first official overseas tour, and are to be congratulated on that milestone. They concluded this with two one-day games against the New Zealand national women's team.

In one match New Zealand scored 455 for five in their 50 overs, to which Pakistan replied with 47 all out in 23 overs. In the other, Pakistan batted first amd were bowled out for 56, and New Zealand knocked them off in 8.1 overs. That was when Shaiza Khan, the Pakistan captain, criticised the umpires. It would not doubt have been a close-run thing with better officiating.

A man's game

You would have thought that, after a career of umpiring the sport of Australian "no rules" football, cricket was a reasonably quiet option. Alas, Geoff Morrow, who turned to cricket umpiring after a distinguished career in "no rules", was involved in the incident when David Saker, a quick bowler from Victoria "snotted", to use a little Australian vernacular, Dean Headley, the England A bowler. "I thought I would be safe," he said. "Cricket is meant to be a game for gentlemen, but I soon realised it is a game of competitive sport, involving males, and they are liable to do all sorts of things."

Famous five

The race is on for the readers of this space to predict the five *Wisden* cricketers of the year; naturally, a copy of *Wisden 1997* goes to the five who most nearly approach the choice of the editor, Matthew Engel. The award by tradition goes to the five men who have most enriched the previous English season, and can never be won twice, but Engel has, he hints, played a wild card this year: it is up to you to read that labyrinthine mind. I await your pot-shots at this with interest. Could the wild card be Jayasuriya, do you think? He certainly warmed up, albeit at long range, an English winter.

Francis sees stock tumble among supporters

By Richard Hobson

BIRMINGHAM City's most recent programme ran an advertisement for shares in the club. It carried the routine warning that their value can go down as well as up. The optimism of last summer dispelled, supporters are entitled to muse that the same applies to their team.

A run of six successive defeats, four of them at home, including the FA Cup loss against Wrexham, has left Birmingham fifth from bottom of the Nationwide League first division. This afternoon they play Grimsby Town, who are second from bottom, and with biting North Sea winds whistling around Cleethorpes, Blundell Park will be an inhospitable place.

Experience taught Trevor Francis that his status as one of the most popular players in Birmingham's history, a gifted striker who scored four goals in a game at just 16, would not cocoon him from criticism if he failed to bring about success as manager when he accepted the job eight months ago. He could not have forseen just how quickly a section of the crowd would voice their disapproval or how results would decline so catastrophically.

Birmingham have been booed off the field on a number of occasions and the attendance for the match against Port Vale last Sunday — 13,192 — was the lowest of the season. In the local newspapers and on radio phone-ins, Francis has been criticised for his signings, for the sale of Gary Breen to Coventry City, even at £2.5 million, and for his appearances on television as an "expert summariser" at a time when performances of his own side are not endorsing his authority to fulfil that role.

David Sullivan, a director and joint owner, has emphasised that Francis is safe in his job, quashing rumours that Steve Bruce, the defender signed from Manchester United during the close season at a reported salary of £13,000 a week, will become player-manager. The relationship between Sullivan and Francis, though, has not always been smooth.

This week, Francis, the club's seventh manager in ten years, will have an extra £4 million at his disposal after the flotation, giving him around £5 million to spend in all. By a coincidence, his outlay since taking charge has been £5.02 million, but the return has been poor.

Indeed, the most successful player this season has been Paul Devlin, who was signed by Barry Fry from Notts County for £225,000. Devlin was considering his own future at the start of the season when Francis signed Paul Furlong and Mike Newell to lead the forward line at a combined cost of £2.275 million. Neither comes close to matching Devlin's 16 goals.

Francis has not shrunk from the criticism or glossed over performances. He is entitled to point out that postponements over Christmas and new year pushed them from ninth, chasing a play-off spot, to eighteenth, without playing a game.

"I have to look at the overall picture of what we are trying to achieve, not only this season, but in future years," Francis said, philosophically. "The mood at the moment seems to be that everything is wrong. There is no reasoning of the larger picture. To me this seems indicative of modern society. We have got the foundation of a very competitive side."

Heybridge prepares for day to remember

Non-League Football by Walter Gammie

HEYBRIDGE Swifts, who retain their identity at the edge of the growing Essex town of Maldon, will be pressing all their volunteer workforce into service as they prepare to entertain Kidderminster Harriers in the third round of the FA Umbro Trophy today.

"We played Gillingham in the first round of the FA Cup two years ago but the game was played at Colchester, so it's by far the biggest game ever staged on our own ground," Michael Gibson, the Heybridge chairman, said.

That Scraley Road — developed on a former carrot field — is now capable of holding an anticipated 2,500 is because the club spent £100,000 taking it up to Icis League premier division standard. The improvements enabled Heybridge to move up, having finished second in the first division last season, and cap the work of Garry Hill, their manager of five seasons, who was a surprise appointment.

"He'd only managed in the Chelmsford Sunday League and a lot of people thought I was mad," Gibson said, "but he's made a lot of people eat their words." The same might be said of those who questioned the appointment of Gibson to the committee in 1957 at the age of 15. "I wasn't good enough to play for Heybridge, but I was mad about the club and I was asked to join the committee as a junior member," he said.

Forty years later — having been chairman for the past 14 — Gibson believes that Heybridge have probably reached their highest level. Yet he is bullish about their prospects today. "We beat Grays 3-0 on Tuesday and are unbeaten in five matches," he said. "We've got a number of experienced players and some very promising youngsters."

FOR THE RECORD

BASKETBALL

BUDWEISER LEAGUE: Leopards 108 Leicester 95

	P	W	L	F	A	Pts
Birmingham	26	19	7	2296	2135	38
Leopards	26	19	7	2419	2294	38
London	24	19	5	2070	1882	38
Sheffield	25	19	6	2218	1934	38
Chester	27	18	9	2339	2214	36
Manchester	28	16	12	2211	2086	32
Newcastle	27	14	13	2373	2351	28
Leicester	25	12	13	2171	2118	24
Derby	27	11	16	2360	2403	22
Worthing	26	8	18	2174	2355	16
Thames Valley	25	7	18	2290	2332	14
Crystal Palace	26	5	21	1959	2193	10
Hemel and W	26	2	24	2156	2729	4

NATIONAL ASSOCIATION (NBA): Cleveland 73 Chicago 70; LA Lakers 122 Washington 107; Minnesota 107 Dallas 105 (OT); Charlotte 106 Houston 95; Utah 118 Toronto 114

BOWLS

YORK: English Women's Indoor Bowls Association national championships: Fours: First round: King George Field (J Annan) bt Prince Arthur (L Ryan) 24-18; Cherwell (S Lacey) bt Erdington Court (J Cearns) 25-9; County Arts (E Shorten) bt St Neots (M Osborne) 19-18; Plymouth Mayflower (M Jenkin) bt Beccles (G Smith) 20-17; Wealden (M Reeves) bt Nottingham (J Thomas) 19-16; Richardsons (B Stubbings) bt Tye Green (S Bloomfield) 22-18; Solent (B Till) bt Ilminster (B Kitson) 24-15; Egham (D Hankin) bt Darlington (M Shaw) 24-14

CRICKET

TOUR MATCH: Taupo (final day of two): Northern Districts 118 and 161-4 (M Parlane 65; M Muralitharan 4-42). Sri Lanka 256 (R S Mahanama 106 ret, H P Tillekeratne 90; G Bradburn 6-32). Match drawn.
SAARC TOURNAMENT: Final: Dhaka (one day): Pakistan A 198 (Asif Mujtaba 91); India A 124-5. Pakistan A won on faster run rate.
RED STRIPE CUP (first day of four): Roseau, Dominica: Windward Islands 199 (J R Murray 100); Trinidad and Tobago 91-1. Georgetown: Guyana v Barbados — no play, rain

CRESTA RUN

ROGER GIBBS CHALLENGE CUP: 1, Lord Wrottesley (GB) 126.73sec; 2, F G Gansser (Switz) 126.87; 3, H Sutherland (GB) 126.98; 4, P J Mullon (Ire) 127.44; 5, C Vonmoos (Switz) 127.67; 6, G Pitsch (Switz) 128.14

CYCLING

ALCASSER: Tour of Valencia: Third stage: 1, E Zabel (Ger) 5hr 06min 32sec; 2, E Leoni (It); 3, J Svorada (Cz); 4, S Smetanine (Russ); 5, Z Spruch (Pol); 6, M Zberg (Switz); 7, F Colonna (It); 8, M Cipollini (It); 9, P Chanteur (Fr); 10, M Strazzer (It) all same time. Overall standings: 1, Zabel 13hr 36min 14sec; 2, Leoni; 3, Spruch; 4, Zberg; 5, M van Heeswijk (Holl) all same time.
TOUR OF LANGKAWI: Ninth stage (Jeli to Genk, 123km): 1, G Bugno (It) 3hr 01min 26sec; 2, J Tanner (GB) 3 01 26; 3, F Hotz (Switz) 3 01 26. Other British placings: 42, B Smith at 15sec; 93, J Winn at 15min 36sec. Overall standings: 1, L Sardo (It) 29hr 59min 21sec; 2, J Vogt (Aus) at 2min 24sec; 3, A Elli (Fr) at 2:29

EQUESTRIANISM

PARIS: Prix Des Ecoliers: 1, Amoros Rovilon (H Godignon, Fr) 0 faults in 29.32sec; 2, Virtual Village Welham (J Whitaker, GB) 0 in 30.68; 3, Aptinoo du Marais (P Delaveau, Fr) 0 in 32.12

FOOTBALL

WOMEN'S INTERNATIONAL MATCHES: England 4 Germany 6 (in Preston); Australia 0 United States 4 (in Melbourne).
AVON INSURANCE COMBINATION: First division: Arsenal 1 Luton 1; Southampton 3 Tottenham 2
ICIS LEAGUE: Second division: Banstead 1 Horsham 1
WINSTONLEAD KENT LEAGUE: First division: Canterbury 3 Crockenhill 2
ESSEX SENIOR LEAGUE: Premier division: Ford United 2 East Ham 1
SCHOOLS MATCHES: English Schools Snickers Under-19 Trophy: Ardingly 3 Millfield 1; Preston Coll 2 Ridge Danyers 3. English Schools Goodyear Under-18 Trophy: Warblington 1 Bedminster Down 2. English Schools Girls Under-16 Vimto Trophy: Montgomery HS 3 Stretford GS 1
BUSA CHAMPIONSHIPS: Semi-finals: Men: Nottingham 1 Loughborough 0. Women: Liverpool John Moores 2 Crewe 6.
SPANISH CUP: Quarter-finals, first leg: Las Palmas 0 Espanyol 0; Racing Santander 1 Celta Vigo 2
DUNHILL CUP: Semi-finals: China 3 Zimbabwe 1; Bosnia 1 Malaysia 0 (both in Kuala Lumpur).

GOLF

DUBAI: Desert Classic: Leaders after two rounds (Great Britain and Ireland unless stated): 134: D Hospital (Sp) 65, 69. 136: B Langer (Ger) 66, 70; I Woosnam 69, 67. 137: C Montgomerie 65, 72; R Burns 68, 69. 138: P Harrington 66, 72; R Green (Aus) 70, 68. 139: C Rocca (It) 70, 69; A Oldcorn 69, 70; K Eriksson (Swe) 68, 71; R Coles 69, 70; G Norman (Aus) 71, 68; M A Martin (Sp) 70, 69; P Marksaeng (Thai) 68, 71. 140: R Chapman 69, 71; P McGinley 69, 71; J Singh (India) 69, 71; M Mackenzie 69, 71. 141: T Gogele (Ger) 69, 72; R Willis (Aus) 68, 73; D Cooper 72, 69; W Westner (SA) 72, 69; M Hallberg (Swe) 68, 73; D Howell 69, 72; M James 66, 75. 142: I Garbutt 71, 71; P-U Johansson (Swe) 69, 73; J van de Velde (Fr) 67, 75; D Gilford 69, 73; R Drummond 71, 71; D Robertson 71, 71; P Walton 72, 70; Chang Tse-peng (Thai) 70, 72. 143: P Baker 69, 74; R Lee 69, 74; E Darcy 66, 77; J Coceres (Arg) 70, 73; D Clarke 73, 70; J M Olazabal (Sp) 69, 74; B Lane 72, 71; J Haeggman (Swe) 72, 71; M Tunnicliff 70, 73; P Price 70, 73; P Mitchell 70, 73.
PACIFIC PALISADES, California: Nissan Open: Leading first-round scores (United States unless stated): 65: P Stewart, S Hoch. 66: N Faldo (GB), P Gaydos. 67: D Pooley, M O'Meara, T Watson, F Funk, F Lickliter, T Purtzer. 68: F Couples, D Ogrin, P Jacobsen, R Estes, S McCarron. 69: K Triplett, S Simpson, S Dunlap, D Waldorf, E Dougherty, D Stockton Jr, S Skinner, D Edwards, J Delsing, E Aubrey, J Maggert, S Appleby (Aus), R Freeman, T Tryba. Other scores: 70: T Woods. 71: E Els (SA).
GOLD COAST: Australian women's masters: Leaders after two rounds (Australia unless stated): 134: G Graham (Can) 66, 68. 135: K Webb 69, 66. 137: C Sorenstam (Swe) 66, 71; L [illegible] 68, 69. 138: C Figg-Currier (US) 67, 71; Se Ri Pak (S Kor) 72, 66. 139: P Hurst (US) 69, 70. 140: C Johnson (US) 69, 71; S Gustafson (Swe) 72, 68; C Dibnah 70, 70. 141: S Maynor (GB) 72, 69; F Purser 71, 70; J Geddes (US) 70, 71; L Davies (GB) 69, 72. 142: A Ritzman (US) 74, 68; E Dahllof (Swe) 71, 71; M McGuire (NZ) 69, 73; V Skinner (US) 70, 72; V Goetze (US) 72, 70. Other European scores: 144: H Dobson (GB) 72, 72. 146: J Morley (GB) 72, 74. 147: D Barnard (GB) 76, 71; C Nilsmark (Swe) 72, 75; L Hackney (GB) 73, 74. 148: C Hj Koch (Swe) 75, 73; C Matthew (GB) 74, 74; K Marshall (GB) 74, 74.

ICE HOCKEY

NATIONAL LEAGUE (NHL): Boston 6 Tampa Bay 2; Detroit 4 Pittsburgh 1; Florida 3 St Louis 2 (OT); New Jersey 4 Buffalo 1; Dallas 6 Colorado 2; Vancouver 6 Phoenix 2; Los Angeles 6 Edmonton 3.

ROWING

CAMBRIDGE: University Lent races: Men: First division: 1st & 3rd Trinity bpd Caius, LMBC bpd Christ's, Churchill bpd Queens', Fitzwilliam bpd Emmanuel, Selwyn bpd Sidney Sussex. Second division: Peterhouse bpd Clare, King's bpd Downing II, 1st & 3rd Trinity II bpd King's II, Queens' II bpd Corpus Christi, Pembroke II bpd Jesus II, Christ's II bpd LMBC II, Trinity Hall II bpd Peterhouse II. Third division: Fitzwilliam II bpd Magdalene II, Churchill II bpd Selwyn II, St Catharine's II bpd Emmanuel II, Downing II bpd Girton II, Wolfson bpd Jesus III, Homerton bpd Corpus Christi II, Hughes Hall bpd LMBC IV. Fourth division: Darwin bpd Churchill II, Trinity Hall III bpd King's II, Girton III bpd Sidney Sussex III, Christ's III bpd Pembroke III, St Edmund's bpd Addenbrooke's, Caius III bpd Jesus IV. Fifth division: Churchill IV bpd St Catharine's III, 1st & 3rd Trinity IV bpd Wolfson II, Downing IV bpd Robinson III, Selwyn III bpd Sidney Sussex IV, 1st & 3rd Trinity V bpd LMBC V, Trinity Hall IV bpd Fitzwilliam III, 1st & 3rd Trinity VII bpd Peterhouse III. Women: First division: Jesus bpd New Hall, St Catharine's bpd Churchill, Christ's bpd Newnham, Pembroke bpd Girton, Caius bpd Clare, Downing bpd Sidney Sussex. Second division: Fitzwilliam bpd Corpus Christi, LMBC II bpd Magdalene, Homerton bpd Robinson, King's bpd Emmanuel II, Newnham II bpd Peterhouse, Trinity Hall II bpd Wolfson, Vet School bpd St Catharine's II. Third division: Hughes Hall bpd Selwyn II, CCAT II bpd Homerton II, Robinson II bpd Downing II, Fitzwilliam II bpd LMBC III, Churchill II bpd Sidney Sussex II

RUGBY UNION

A international match

Scotland 33 Ireland 34

Scotland A: Tries: Eriksson 2, C Murray 2, Kerr. Cons: Donaldson 4. Ireland A: Tries: Woods 2, Clarke, Halvey, Hogan. Cons: Lynch 3. Pen: Lynch

(at Myreside)

Under-21 international match

Scotland 0 Ireland 31

Ireland Under-21: Tries: Bell, Coulter, Dempsey, Easterby, Farrell. Pens: O'Gara 2.

(at Myreside)

CLUB MATCHES: Madras Coll 5 Lansdowne 22; Dunbar 40 Skerries 15

Super 12 tournament

Waikato 23 Wellington 18

Waikato Chiefs: Tries: Little, Rush, Osborne. Con: Cooper. Pens: Cooper 2. Wellington Hurricanes: Tries: Cunningham, Umaga. Con: Preston. Pens: Preston 2.

(at Palmerston North)

REPRESENTATIVE MATCHES: English Fire Services 46 Northern Ireland Fire Services 11; Scottish Universities 5 Irish Universities 27

SKIING

HAKUBA, Japan: World Cup event: Women's downhill: 1, W Zelenskaja (Russ) 1min 35.59sec; 2, H Lindh (US) 1:36.01; 3, C Montillet (Fr) 1:36.03; 4, P Wiberg (Swe) 1:36.09; 5, K Seizinger (Ger) 1:36.31; 6, H Zurbriggen (Switz) 1:36.36; 7, R Goetschl (Austria) 1:36.56. Downhill standings: 1, Zurbriggen 389pts; 2, Goetschl 343; 3, Zelenskaja 323. Overall World Cup standings: 1, Wiberg 1,475pts; 2, Seizinger 990; 3, H Gerg (Ger) 834

SNOOKER

VALLETTA, Malta: European Open: Quarter-finals: K Doherty (Ire) bt P Ebdon (Eng) 5-3; J Higgins (Scot) bt S Lee (Eng) 5-3; J Wattana (Thai) bt S Hendry (Scot) 5-2.

TENNIS

MILAN: Men's tournament: Second round: A Boetsch (Fr) bt M Rosset (Switz) 3-6, 7-6, 6-4; N Kiefer (Ger) bt M Martelli (It) 6-3, 6-4. Quarter-finals: D Prinosil (Ger) bt P Korda (Cz) 4-6, 7-6, 6-3; G Ivanisevic (Cro) bt D Vacek (Cz) 6-3, 6-7, 6-4.
PHILADELPHIA: Men's tournament: Second round: S Stolle (Aus) bt J Viloca (Sp) 4-6, 6-3, 6-4; B Black (Zim) bt T Woodbridge (Aus) 6-2, 6-0; G Stafford (SA) bt J Courier (US) 6-3, 5-7, 6-2; P Sampras (US) bt J Bjorkman (Swe) 7-5, 7-6
CROYDON: LTA men's indoor satellite tournament: Final: J Delgado (GB) bt M Stadling (Swe) 2-6, 6-3, 6-3.

هكذا من الأصل

Andrew Longmore finds a stand-off half coolly converting the sceptics

Learning to build on the magic touch

MARC ASPLAND

Grayson has many more international goals in his sights as he prepares to kick for England against France at Twickenham this afternoon

The battering ram is the preferred weapon of assault in modern rugby, as the French will doubtless appreciate this afternoon. Frivolity and the feather duster belong to another era. Thus, the one moment of magic at Lansdowne Road two weeks ago, as England hurled themselves at the Irish gates, was not conjured from the twin tries by Sleightholme and Underwood, the deft late breaks of Guscott nor the awesome spadework of Rodber, but a botched piece of first-half flippancy that makes Paul Grayson hang his head in shame.

The sin, for such it is in these formulaic days, was a behind-the-back pass five yards from the Ireland line that surprised everyone in the stadium, including de Glanville, the recipient, who dropped it, and Sleightholme, the winger, who was at full throttle on the outside. It was as if Ivan Lendl had served underarm on match point. In the commentary box, Rob Andrew rubbed his eyes in disbelief.

FIVE NATIONS' CHAMPIONSHIP

"In training, I had been working on a move with Tim Stimpson which involved a late call and me leaving the ball behind me," Grayson said. "Mark Regan called for the ball inside and I just reacted in that split second. Of course, everyone said, 'What was that?' but it was subconscious." Some stick from the coach? "Yes. It was a chance and, against the French, we might only get one."

Because he was a regular in the last five nations' championship, guiding England to the title with sure boot and steady mind, Grayson seems more experienced than he really is. He says he is not an international stand-off half yet, though 118 points in six internationals defies the modesty. Tactically, he has much to learn, but there is a neatness about Grayson that is reminiscent of Michael Lynagh.

Off the field, he runs a promotions company with Matt Dawson, his team-mate and the Northampton scrum-half, and works as a part-time insurance broker. On it, with shorts and hair equally creased, the gentle parabola of his touch kicks, the unruffled place-kicking, the influence of the Australian is marked. "He's got everything and he makes very few mistakes," Grayson said of Lynagh.

Like Lynagh, Grayson's strength is his kicking, developed in the midfield for Accrington Stanley as a teenager and at Waterloo, when he chose rugby over football. He is blessed with the natural timing of a born sportsman — he is a fair cricketer, too — and the confidence of someone who knows where he and the ball are going.

No anxious fiddling, just place, retreat and whack. It has looked like that ever since Grayson emerged with some credit from a narrow defeat by France in the Parc des Princes on his five nations' debut.

Grayson gives off a calm confidence that rarely spills over into cockiness. Jack Rowell, the England coach, certainly trusted the Lancastrian's big-match temperament enough to bring him back for the real stuff when the pre-Christmas dalliance with Mike Catt had ended.

Many were baffled why such a precious period of development had been denied him in the first place. From being third-choice No 10 at the start of the season, behind Catt and Alex King, of Wasps, Grayson is in "pole position", Rowell says, to take England into the World Cup, when he will be 27, and a strong candidate for the British Isles tour this summer.

Grayson says: "I'm more comfortable with the environment now. In my first games last year, half my mind was taken up by all the extra bits and pieces, the crowd atmosphere, the media attention, the national anthems. I can put those to the back of my mind now. It's easier because I'm more aware of what's required and more confident, but harder because more is expected of you.

"I'm not an international fly-half yet, but I'm learning with each game. There are improvements to be made in terms of the running game and physical development, but I'm happy with the way it's going."

Picking his words with the care of his passes, Grayson is acutely aware that more is expected of England, despite their two record-breaking victories. You sense that, like Rowell's England, Grayson himself is trying to balance structure with flair, fuse his love of the unexpected with that Lynagh-like erasure of errors.

"Ireland was a pretty easy game. We put the ball behind them for 20 minutes to keep the crowd quiet. Had we scored that try — when, but for my minor indiscretion, 'Sleights' should have scored — things might have been different. For short periods, we put some fairly exciting stuff together against the Scots and the Irish and that gives us something to work on. We think we're capable of playing that way from the first minute. But we're still a million miles away from being a good side."

The French will certainly be more ruthless foes. "Miss a kick and they've made 60 yards and you're not quite sure how they've done it. They do things at such incredible pace, backs and forwards. If they start enjoying themselves, they'll tear you apart.

"We have to play the pressure game, make sure that every time they get the ball, they get clattered. That's how England have done it in the past: squeeze them until they lose their tempers." Not much room for fancy-dan passes in that game plan, then. Grayson seems undeterred. "I quite like to try these things," he said. "It's something in me." Long may the spirit prosper.

Scotland aim to arrest swift decline

BY MARK SOUSTER

HOW fickle international rugby can be. A year ago Scotland stood one step from a grand slam after a season in which they had exceeded all expectations. Twelve months on and defeat by Ireland at Murrayfield today will almost certainly mean that the Scots finish bottom in the five nations' championship after a first fully professional season that has emphasised the widening gulf between the home countries.

It has been an alarming reversal of fortune, with only one win, against Italy, in the past eight internationals. This year alone has seen record defeats at the hands of Wales and England. Such depressing statistics have led to an erosion of confidence, with questions being asked about the direction that the game is taking north of the border.

Self-esteem will be restored only partially by victory against Ireland, who have not won in Edinburgh since 1985. Scotland have set their sights much higher but have lost their way, caught between attempting a more fluid game and maintaining the core principles that saw them through the relatively golden period of the 1980s and early 1990s.

Richie Dixon, the coach, is adamant that Scotland have to change with the times, and that his vision, shared by David Johnston, the backs coach, will prove the correct one in the long term. "People have to accept that we will get the odd bloody nose," Dixon said. "I hate losing, we all hate losing, but we will have these results. As long as they don't happen too often, it's not a big problem."

Scotland, and Ireland for that matter, have in the past relied heavily on passion and courage. In many ways they face similar difficulties in that they have only limited playing resources, and relatively limited financial resources. Of the players who fit the bill, many have moved to England. Eight of the Irish and seven of the Scots who start today, including five of the Scottish pack, ply their trade in the Courage Clubs Championship. From a Scotland standpoint, it has led to a dilution of what Jim Telfer, their former manager, calls "our Scottishness".

"We have to get back to being Scottish, playing the rucking game which served us well. We're not Scottish any more," Telfer, now the Scottish Rugby Union's director of rugby, said. "We are expected to win our home games. Scotland are judged on the world stage on how we do against the big countries, so if we don't win against Ireland, we can safely say we are really in trouble."

That would be doing Ireland a disservice. Under Brian Ashton, who this week signed a six-year contract with the Irish Rugby Football Union, the team has been making some progress, punctuated by the thrashing at the hands of England a fortnight ago. Ireland will be missing Nick Popplewell and Eric Miller — both are injured. They are replaced by Paul Flavin and Ben Cronin, who wins his second cap, two years after his first at Murrayfield.

The Scotland back row, which has a better balance now that Rob Wainwright and Peter Walton have swapped positions, will look to target Ireland's new half-back pairing of David Humphreys and Brian O'Meara, a scrum half winning his first full cap, and a player rated highly by Ashton, who dismisses talk of a meaningless match.

"We have a lot to play for," he said. "If we win, it'll be the first time Ireland have won two games away from home for years. We'll probably finish third, which would be a terrific achievement."

Wainwright takes little comfort from Scotland's recent domination of the Irish. "It's been a shambles of a season for us," he said. "We can resurrect it with a win against Ireland, but we need to exert more control. Although we might want to play with passion, we still have to have some control."

The captain also played down the expectations weighing heavily on Alan Tait, the former rugby league international, who plays his first match for Scotland for nine years. "He is not a messiah," Wainwright said. At the moment, though, that is just what Scotland need.

Big man, big heart, big trouble for England

Peter Bills meets Olivier Merle, a France forward who is relishing the challenge of Twickenham

Merle: misunderstood

Olivier Merle is a giant of French sport in more ways than one. A former shot putter, he stands an intimidating 6ft 6in tall and punishes the scales at a little in excess of 20 stone. Boot size 17. The stubble is as tough as a field of cut corn in late August. But there is more to the man than all that.

He is also the living epitome of *vive la différence*, that great chasm in culture and philosophy between the two nations that not even boats, planes or Eurostars can bridge. In England, his reputation is sullied by memories of overtly physical play, both real and imagined. The British, saintly folk that we are of course, never ignore any nonsense from Johnny Foreigner, nor do we ever stoop to such acts ourselves.

Merle's assault upon Ricky Evans, the Wales prop, in Paris two years ago, which may be the subject of a court case later this year, was certainly a less than glorious deed. But, if you believe that Merle is the only international rugby forward who has ever attacked an opponent, then you probably subscribe to the theory that the moon is made of blue cheese.

French suspicions of hypocrisy within the English press were confirmed in their own Paris training camp this week, when the cameras arrived for a special film session. Merle's scepticism of the English media was to prove well founded:

"There were journalists from the English television station and they asked me to hold a magazine. On the cover was an English rugby player and they wanted me to tear up the picture. I refused," he said. "They didn't want to talk about rugby at all, just provoke trouble. But rugby is a sport; it is not their place to do things like that. It must be stopped.

"I see the mentality of certain English journalists who take a sick, malevolent pleasure in firing bullets constantly at the same players, both during tournaments and just before a match. I find that very disturbing."

The constrast between the British perception of Merle and the French, could not be greater; honourable, decent men, such as Jean-Claude Skrela and Pierre Villepreux, the France coaching team, speak warmly of the powerful Montferrand player.

"Olivier is a really nice man," Villepreux said. "He is shy, not really somebody who wants to be in the limelight. And he is not a dirty player. At club level he has no problems."

Le vrai Merle, say the French, is a polite, fascinating character who spends long hours working to try to improve the life of deprived children. "My department (Puy-de-Dôme) collaborates with an association in South Africa and I am seconded to it to deal with young people," Merle said.

"I was part of an operation to help the young people of Soweto around the time of the World Cup. I met a priest, Emanuel Lafond, a French missioner, and talked with him. When I returned to France, I thought it would be good to do something for him and his projects with these kids. So I put in place a project whereby we collect for them: clothes, medicines, money — and we can fund projects to help the kids in the slums."

What appeals to him about the family of rugby, he says, is the camaraderie, the solidarity, the wish to have the same objectives as your team-mates. But what of that reputation? "I don't know what people think of me," he said. "When I go on the field, it is to play rugby. It is a contact sport and I think it is completely ridiculous to pick on certain players.

"The English team is very brave with many qualities, very tenacious. But the present French team is capable of doing great things in the future."

MURRAYFIELD TEAMS

SCOTLAND		IRELAND
R J S Shepherd (Melrose)	15	J E Staples (Harlequins)*
A G Stanger (Hawick)	14	D A Hickie (St Mary's College)
A V Tait (Newcastle)	13	M J Field (Malone)
G P J Townsend (Northampton)	12	K P McQuilkin (Lansdowne)
K M Logan (Stirling County)	11	J C Bell (Northampton)
C M Chalmers (Melrose)	10	D G Humphreys (London Irish)
B W Redpath (Melrose)	9	B T O'Meara (Cork Const)
T J Smith (Watsonians)	1	P Flavin (Blackrock College)
D G Ellis (Currie)	2	R P Nesdale (Newcastle)
M J Stewart (Northampton)	3	P S Wallace (Saracens)
R I Wainwright (Watsonians/Army)*	6	D S Corkery (Bristol)
G W Weir (Newcastle)	4	P S Johns (Saracens)
A I Reed (Wasps)	5	J W Davidson (London Irish)
I R Smith (Moseley)	7	W D McBride (Malone)
P Walton (Newcastle)	8	B M Cronin (Garryowen)

Referee: G Simmonds (Wales) BBC1: 5.0pm (highlights) * captain

REPLACEMENTS: 16 I C Glasgow (Heriot's FP), 17 D W Hodge (Watsonians), 18 G Armstrong (Newcastle), 19 D F Cronin (Wasps), 20 D I W Hilton (Bath), 21 S J Brotherstone (Melrose).

REPLACEMENTS: 16 C M P O'Shea (London Irish), 17 P A Burke (Bristol), 18 S C McIvor (Garryowen), 19 G M Fulcher (London Irish), 20 G L Walsh (Northampton), 21 A T H Clarke (Northampton).

Timely interception gives spoils to Ireland

Scotland A	33
Ireland A	34

BY MARK SOUSTER

THIS match, at Myreside yesterday, was won in dramatic style in the final minute by Ireland through a converted try by Niall Woods. With Ireland trailing 33-27, he intercepted a pass by Donaldson and scored under the posts. Lynch's conversion secured victory.

Scotland overcame a 20-7 deficit to hold a commanding position entering the final 15 minutes. They had been rattled by a fiery opening by Ireland, for whom Hogan and Clarke scored tries. Gradually the Scotland forwards asserted themselves and Cammy Murray went over for a try.

Ireland, though, went further ahead when Lynch added a penalty goal, followed by Woods's first try. Scotland then turned the game on its head with tries by Kerr and Murray. An opportunist score by Halvey regained the advantage for Ireland, only for Eriksson to score twice; then Woods stepped in.

SCORERS: Scotland A: Tries: C Murray (2), Eriksson (2), Kerr. Conversions: Donaldson (4). Ireland A: Tries: Woods (2), Hogan, Clarke, Halvey. Conversions: Lynch (3). Penalty goal: Lynch.

SCOTLAND A: D Lee (Watsonians); J Craig (West of Scotland), C Murray (Hawick), R Eriksson (London Scottish), J Kerr (Watsonians); A Donaldson (Currie), G Burns (Watsonians); P Wright (Melrose), G Bulloch (West of Scotland), S Ferguson (Peebles), S Reid (Boroughmuir), S Murray (Bedford), S Grimes (Watsonians), S Holmes (London Scottish), C Hogg (Melrose, captain).

IRELAND A: C Clarke (Terenure College); D Crotty (Garryowen), B Carey (Blackrock College), M Lynch (Young Munster), N Woods (London Irish); R Governey (Lansdowne), N Hogan (Terenure College); H Hurley (Moseley), M McDermott (Lansdowne, captain), A McKeen (Lansdowne), E Halvey (Shannon), S Jamieson (St Mary's College), B Cusack (Bath), K Dawson (London Irish), A Foley (Shannon). McKeen replaced by G Leslie (Dungannon, 15min).

Referee: N Whitehouse (Wales)

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BASKETBALL

Final reckoning for Chester

BY NICHOLAS HARLING

OVER Mike Burton's dead body would Chester Jets fill their team with Americans. "Maybe I said that, maybe I didn't," the coach said recently, "but even if I didn't, I must admit that was the intention."

Well, Burton did say that, not once but often, during the years when the Jets languished at the foot of the Budweiser League. "Third from bottom was our best position," he said. The genial 49-year-old stubbornly refused to change his policy until long after people had given up on him and the club.

Then his rebellious streak eased and Americans were recruited. The consequence has been remarkable. The Jets have become not only title contenders but cup finalists for the first time. Tomorrow night, at the National Exhibition Centre in Birmingham, the club will dispute the 7-Up Trophy with London Towers, the holders.

No matter how laudable were Burton's efforts to develop English players — many of them from Ellesmere Port Catholic School where he teaches PE and maths — they were never going to win honours or play to packed crowds. "No, I don't feel conscience stricken or guilty that we've changed things around," he said. "Now, at last, we're competing but if there are any English players out there who are better than the players I've got, I would take them."

Even when Burton first brought in a couple of Americans apathy remained so rife that barely 150 spectators turned up to watch the Towers at the Northgate Arena last season.

Yet, this season the arena is full for every game. With all respect to Matt Meakin, the only English player to figure on a regular basis, he is not the one they come to watch.

Burton: import policy

The main attractions are Billy Singleton and Ricardo Leonard, two Americans who are flanked by two exciting compatriots, Hilary Scott and Nigel Palmer. Behind them is Russ Saunders, the Budweiser League's all-time leading scorer, who has acquired a British passport through marriage.

The influx of Americans has not, happily, come at the expense of Chester losing their charm or family image. Burton's family are avid followers of the team, but whether their support will be enough to help the Jets to recover from a poor run in the league that has cost them the leadership is another matter.

The last thing they needed was a further league fixture at Worthing Bears last night while the Towers have had a free week. Burton knows that his old pal Kevin Cadle, the Towers coach, will not be slow to utilise that opportunity.

Burton was Cadle's assistant with the national team. "He's the most successful coach the country has ever had," Burton said. "He's an outstanding motivator and I've learnt much from him." Perhaps not quite enough to make Burton a winner at Cadle's expense just yet.

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ENGLAND	WINNING MARGIN	FRANCE
9/2	1-5 pts	9/2
7/2	6-10 pts	8/1
9/2	11-15 pts	14/1
13/2	16-20 pts	25/1
10/1	21-25 pts	50/1

18/1 Drawn Match

HANDICAP BETTING

Ireland with a 7 point start

10/11 Scotland 14/1 Draw Ireland 10/11

Murrayfield, Kick-off 3.00pm, Live on BBC Scotland.

SCOTLAND	WINNING MARGIN	IRELAND
9/2	1-5 pts	9/2
7/2	6-10 pts	8/1
9/2	11-15 pts	14/1
13/2	16-20 pts	25/1
10/1	21-25 pts	50/1

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CRICKET

Atherton eager to prolong his captain's innings

From Alan Lee, cricket correspondent, in Auckland

VICTORY and personal achievement will count for nothing when Michael Atherton boards a flight home next week, for officially he will no longer be captain of England. His time will be up, his appointed period exhausted and, theoretically at least, the *customary speculation about* his job could persist for weeks to come.

Atherton, who has consciously kept his deeper thoughts strictly private on this tour, would now like two things to be known. He very much wants to continue in charge, not only for the summer Ashes series, but well beyond it if form and loyalty are favourable. Secondly, he believes a solution can and must be found to the perennial, unhealthy attention on the captaincy.

Yesterday Atherton could speak from a position of strength. He has won on tour, which is rare enough for England but all the more *laudable considering* the despondency of two months ago. His team is unequivocally *devoted to him,* and his batting has been restored to its poised, serene, bloody-minded best.

Until now, he has declined to speak of his future, knowing how fickle the fates of this tour have been. But the relish in his voice as he contemplates the challenges to come is as un*mistakable as the frustration* that, technically, he is in no position to plan for them. He *must wait for the installation* of a new chairman of selectors, later this month, before being told he can proceed.

"The question of the captaincy is always just around the corner because the time limit is so short," he said. "At the end of each tour, we don't *have a captain until a new* appointment is made. There are times when I find this irritating and the constant *questioning* about it is a help to nobody.

"In my view, they should *just appoint a captain and tell* him to get on with it until either he resigns or is sacked. *If he is making a mess of it,* obviously he must go, but there would be greater flexibility on both sides."

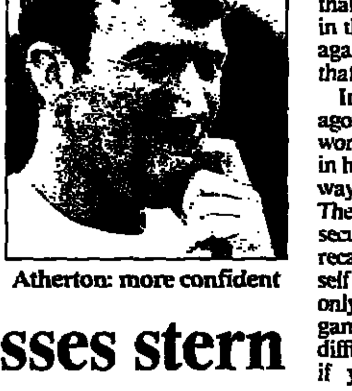
There is no chance of Atherton being dismissed now, but he candidly admits it might have been different. "The way the Zimbabwe leg ended for us meant I had to face certain possibilities. If we had not won in New Zealand, if things had continued as they were, I *couldn't have gone on.* The position would have been untenable and I would have *resigned. I'd have had no* choice, I'm sure."

Paradoxically, he believes *the Zimbabwe experience was* good for him. "I was going through a personal struggle, *badly short of runs and form,* but I never allowed that to affect the way I captained the side or to get through to the *players.* It stood me in good stead, made me stronger for the knowledge that I could cope."

That strength has been apparent in New Zealand, where Atherton's leadership has *been tactically and psychologically* more confident than before. Although still only 28, *his* demonstrable seniority has lent him a presence among his players that only a minority of captains attain.

He knows it, too. "I have had a good grasp of situations here, largely through my confidence in the bowlers. Having two spinners of top quality gives me control and it dates back to the decision that Alec Stewart must keep wicket. A lot of people disagreed with it, *but it enabled us to play our* best five bowlers and was the key to the entire winter."

Equally important, however, was Atherton's return to batting form, for which Eng*land are indebted to their* captain's private, sweatshop regime in a cramped indoor *net in Hamilton.* "As usual, there was no problem knowing what was wrong with my game, it was knowing how to put it right. It was only when I had two four-hour sessions against a bowling machine in that school, the physio feeding in the balls and the door shut against anyone inquisitive, *that I worked it all out.*


Atherton: more confident

In Christchurch, two weeks ago, Atherton realised the worth of that work by batting, in his cocooned, self-contained way, for more than 12 hours. The win settled the series and secured his position, but he recalled: "I never allowed myself to think about the job. My only thought was winning the game. The captaincy can be a difficult thing to carry around *if you allow it to burden* everything you do."

The "torture" of watching the final session of that game, once he was finally out, remains vividly with him. "I sat in the shower for half an hour, cooling down, and Phil Tufnell twice poked his head in to say we'd lost another wicket. He looked *terrible,* ridden with anxiety, and I didn't want to come out and watch. *It's much easier when* you are out there batting, your destiny in your own hands."

There is animation in the captain's eyes when he speaks of the Australian series. "I think they are more vulnerable now than at any time in my career. They've lost several senior players and they are not as settled and experienced as they were. I've lost against them too often for peace of mind and it's high time we won back the Ashes."

That Atherton will lead the *campaign is not in doubt.* He looks forward to it keenly and is now willing to cast still *further ahead.* "*I don't feel a* burden from the job. I'm enjoying it now and I like the *set-up we have. If there was a* time when the players' support for me would be tested it *was in Zimbabwe and I'm* grateful they didn't waver. So long as the team maintains that *faith. I would like to* go on."

Cronje passes stern test in fine style

By Our Sports Staff

JOHANNESBURG (first day of five, South Africa won toss): South Africa have scored 302 runs against Australia

HANSIE CRONJE had said *before the start of play at the* Wanderers yesterday that South Africa were about to test themselves against the world's best and, by lunch, he was probably wondering if it was an examination that was beyond them. After 29 troubled overs, he was at the crease, much earlier than he had hoped, surveying the wreckage of the top order of South Africa's batting line-up, reduced *to 58 for three,* and defying a seemingly rampant Australian attack.

In the event, Cronje rose to the occasion with a captain's innings in the finest tradition, *scoring 76 while those around* him fell. It took the arrival of Dave Richardson, the wicket-keeper, *to complete the recovery* as he made an unbeaten 72 while masterminding the addition of 107 runs for the fall of the last two wickets. Ultimately, a score of 302 all out represented a satisfactory day's work.

The biggest thorn in South Africa's side on the first day of the first Test was Glenn McGrath, who lived up to his statistical ranking as the world's No 1 bowler with a *devastating spell with the new* ball of three wickets for ten runs in ten overs. He exploited overcast morning conditions to dismiss Andrew Hudson for a duck, Gary Kirsten for nine and Jacques Kallis for six and then came back after lunch to get rid of Daryll Cullinan for 27. McGrath finished with four for 77 from 26 overs.

SOUTH AFRICA: First Innings

A C Hudson c Healy b McGrath	0
G Kirsten c Healy b McGrath	9
J H Kallis c M E Waugh b McGrath	6
D J Cullinan c Healy b McGrath	27
*W J Cronje c M E Waugh b Warne	76
J N Rhodes c Healy b Gillespie	22
S M Pollock c S R Waugh b Bevan	35
L Klusener c Taylor b Bevan	9
†D J Richardson not out	72
A A Donald c Healy b Gillespie	21
P R Adams lbw b Warne	15
Extras (b 1, lb 3, w 3, nb 3)	10
Total	302

FALL OF WICKETS: 1-0, 2-15, 3-25, 4-79, 5-115, 6-165, 7-183, 8-195, 9-253

BOWLING: McGrath 26-8-77-4, Gillespie 17-6-66-2, Warne 27.4-9-68-2, Bevan 17-1-64-2, Blewett 4-0-23-0

AUSTRALIA: *M A Taylor, M L Hayden, M T G Elliott, M E Waugh, S R Waugh, G S Blewett, M G Bevan, †I A Healy, S K Warne, J N Gillespie, G D McGrath

Umpires: C J Mitchley (SA) and S Venkataraghavan (India)

SNOOKER

Wattana enjoys lucky break

STEPHEN HENDRY'S run *of 14 matches* unbeaten in world ranking events came to an *end in* Valletta yesterday *when,* against all expectations, he was beaten 5-2 by James Wattana in the quarter-*finals of the European Open* (Phil Yates writes).

Wattana, successful in only three of his *17 meetings with* the world champion, overcame Hendry for the first time since the 1994 British Open, *despite the* fact that he was using a borrowed cue.

Having broken his own cue only two *days before travelling* to the tournament, Wattana gave himself little chance of success *but, employing the substitute* — a longer, maple one-piece model — he has struck form.

Wattana, who has not figured in the semi-finals of a ranking competition since capturing the Thailand Open *title on* home soil two years ago, will play John Higgins over the best of 11 frames today *for* a place in the final on Sunday.

SAILING

Crews prepare for greatest challenge

By Edward Gorman, sailing correspondent

CHAY BLYTH has a reputation for telling it like it is, and yesterday he made no attempt to romanticise the return to the Southern Ocean *that his* BT Global Challenge volunteers face when they set off on *the fourth leg of the race* tomorrow, taking them from Sydney to Cape Town.

It is a distance of about 6,200 miles, crossing the southern Indian Ocean, where so many of the Vendée Globe *skippers either recently* suffered damage, or worse. The course is largely unrestricted *save for a waypoint northeast* of the Kerguelen Islands, which the fleet must leave to port so as to avoid going too far into iceberg territory.

Addressing the crews at his customary pre-start briefing, *at the Australian National* Maritime Museum, Blyth told them that he was sure they would be able to cope with the rigours of the fourth leg. "After all," he reasoned, "you've come halfway round the world already."

After the substantial and unplanned rig re-fit for all 14 boats in Wellington, the shorter stopover in Sydney has seen little work. However, with the *mystery over* strand failures still unsolved, the routine rigging checklist is*sued to the skippers has now* been made longer and more thorough. The rigging loads *have all been measured in* Sydney and will be checked again when the boats arrive in Cape Town, *in early April.*

With three long legs still to sail — including the Cape Town to Boston stretch with *the lottery of the Doldrums to* be negotiated — it is too early to pick an overall winner. But, with two leg wins under his belt and a strong second in the third-leg sprint, Mike Golding, on *Group 4,* has done *nothing to undermine his grip* on proceedings.

Meanwhile, in the Vendée Globe, Eric *Dumont,* of France, on *Cafe Legal Le Gout,* was due to arrive at the finish, at Les Sables d'Olonne, in Britanny, last night to take fourth place overall.

DAVID CANNON / ALLSPORT

Langer plays his second to the 9th in a consolidatory second round of 70 yesterday

Hospital nurses rare lead

From John Hopkins, golf correspondent, in Dubai

WHAT with the operation to remove *fluid* from *David* Carter's brain on Tuesday, all the talk of José Maria Olazábal's feet, and Thomas Bjorn's stiff neck, which caused him to withdraw yesterday, it is appropriate that the man who leads the Dubai Desert Classic after two rounds should be Domingo Hospital. Bespectacled, owlish almost, and certainly unconventional, Hospital had a *69 to reach ten under par, two* strokes ahead of Bernhard Langer and Ian Woosnam.

In an age of specialisation, Hospital is a refreshing exception. His parents forbade him from turning professional when he was 17 and he was sent to university to study economics instead. He got *married the day before his* finals and so did not complete his degree. Then he took to flying. *He was 24 before he* turned pro and 34 when he became the European Tour's oldest *rookie in 1993.*

Whereas his first round, a 65, contained an appropriate number of good shots, his second, a 69, was built on the frail foundations of fantastic scrambling. *He missed* fairways to the left and to the right, and he missed many greens, but always his short game saved him. He chipped and one-putted at least five times and chipped and no-putted on the 13th for an eagle from 20 feet.

Scores 53

"To win would be a dream," Hospital said, "but I don't think I can do it. I have led after one round but never after two. You never know how you will react to a new *situation.*"

A fierce wind blew all day and the sight of the best *players struggling to get* home on long par fours made a welcome change from them reaching every par four with a drive and mid-iron. More long-irons were played in one round yesterday than normally in four.

Greg Norman, for example, used a *three-iron* for his second shot on both the 8th and 9th, two strong holes on a strong course. *Both shots* were struck majestically and the ensuing birdies from 18 and 20 feet were no less than he deserved. "Six beautiful shots," he said, after a 68.

"Better players do well in a *wind because they can play* a greater variety of shots," Woosnam, who had the day's *lowest round* of 67, said. "On a calm day, too much is down to putting. I like to move the ball from side to side."

A sad exception to this was Severiano Ballesteros, who had an 84, the highest score by a *professional.* In his past three tournaments, Ballesteros has finished 147th out of *160, 133rd out of 158 and,* this week, 127th out of 131. Perhaps it is time to stop regarding Europe's *Ryder Cup* captain as one of the better players.

RUGBY LEAGUE

Weakest clubs face struggle to survive

By Christopher Irvine

AFTER a *shortened regular* season, which starts tomorrow and ends on July 20, the 11 first *division sides and the top nine* teams from the second division will play off in an *extended divisional Premiership* competition, culminating in a final at Old Trafford in *late September.*

The new first and second division clubs' association hopes to have sponsors in place shortly and is looking to appoint a general manager. *Since the 12 Super League* clubs are now marketing themselves under the umbrella Rugby League (Europe) organisation, the lower division clubs must work together.

An irony of the financial plight that Keighley Cougars and Hull Kingston Rovers are now in, with both being run by administrators, is that they are potential candidates for the one promotion place to the Super League next season. Huddersfield, Hull and Featherstone Rovers, who are at home to Hull KR in the pick of the opening matches in the first division, are also among the favourites.

The restructured season addresses the complaint made last year — that there were too few matches — by guaranteeing clubs a minimum of 14 *home games. In the divisional* Premiership, sides will be split into four groups of five, based on their final league positions, and will play each other twice. The top two from each group then enter a knockout phase. *The bottom two finishers* in the second division will be excluded from the divisional Premiership *and will struggle* to survive on a season lasting 4½ months.

The Australasian Super League *finally gets under way* today after two years of legal battles. Brisbane Broncos and Auckland Warriors *meet to* open the ten-team competition, which has a six-day head start on its rival, the 12-team Australian Rugby League (ARL) Premiership.

EQUESTRIANISM

Whitaker beaten by French charge

From Jenny MacArthur in Paris

JOHN WHITAKER, who led *the British clean sweep at the* Bologna International Show last weekend, confirmed his form for the Volvo World Cup qualifier tomorrow when he and Virtual Village Welham finished runners-up to Hervé Godignon, of France, in the Prix des Ecoliers, the opening competition of the three-day World Cup meeting here.

Sixty horses contested the marathon class with 26 having clear rounds. In the *jump-off, over a shortened six*-fence course, Patrice Delaveau, on Aphnée du *Marais,* took an early lead — roared on by the hordes of schoolchildren who filled the Palais Omnisports in Paris Bercy.

Delaveau's time remained the fastest until Whitaker, the penultimate rider in the class, entered the ring on Welham. The former European champion produced a faultless round that looked so unhurried that even the commentator paused *before announcing* that he had cut 1.44sec off the Frenchman's time.

But Whitaker's lead was shortlived. Godignon, who admits to having little control of *his wild French gelding,* Amoros Revillon, stormed round the six fences, finishing *1.36sec ahead of Whitaker.*

Geoff Billington, who advised Whitaker on his route for the jump-off, summed up the difference between the two rounds. "Welham doesn't know he's been against the clock but Godignon's horse does," he said.

Whitaker's younger brother, Michael, *the only other* Briton in the jump-off, had an untypical 21 faults on Ashley, *while Nick Skelton incurred* four faults on Zalza. Billington's young horse, Niko, whose eyes were out on stalks when he came into the arena and heard the din, had eight faults. Robert Smith *confirmed the form of his* exciting new prospect, Big Time, with a beautifully executed clear round — but 1.75sec in time faults kept them out of the jump-off.

Results, page 53

IN BRIEF

Henman's conqueror goes out to Prinosil

DAVID PRINOSIL, of Germany, beat Petr Korda, of the Czech Republic, 4-6, 7-6, 6-3 yesterday to move into the *semi-finals of the Italian* indoor tennis championships in Milan. Korda had beaten Tim *Henman, the Great Britain* No 1, on Thursday.

Prinosil will meet Goran Ivanisevic in the semi-finals.

☐ *Greg Rusedski, the Great* Britain No 2, still suffering with a wrist injury, has pulled out of the ATP Tour event in Rotterdam next week.

☐ **Hockey:** Jason Laslett *returns from holiday to reinforce* Teddington, who need to beat Reading and Cannock *in their final two matches to* take the National League title. In the first division, Beeston will clinch the title if they beat City of Portsmouth at home tomorrow.

☐ **Rugby union:** Wales have called up Allan Bateman and Nigel Walker for the World Cup Sevens in Hong Kong next month. They have been added to the party of players who helped Wales to qualify at the tournament in Dubai in November.

☐ **Boxing:** Shea Neary, of Liverpool, makes the first *defence of his* World Boxing Union light-welterweight title against Jeremah Malinga, of *South Africa, at Everton* Park Leisure Centre, Liverpool, tonight. Neary is unbeaten and *has the potential to be the best* in the world.

☐ **Squash:** Simon Parke, of Yorkshire, was announced as the new England No 1 for the first time and the world No 4, *with the publication of the* Professional Squash Association ranking list.

☐ **Fencing:** Quentin Berriman, the British champion for the past two years, leads the home challenge in the British round of the men's epée World Cup this weekend at Kelvin Hall, Glasgow.

☐ **Rowing:** Downing maintained a *comfortable* lead of five lengths from Trinity Hall, their new challengers, at the finish of the Cambridge University Lent races yesterday.

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You can switch your fantasy team after each grand prix. Full details of the scoring system and the terms and conditions appeared in the 20-page Grand Prix supplement, free with Monday's *Times.*

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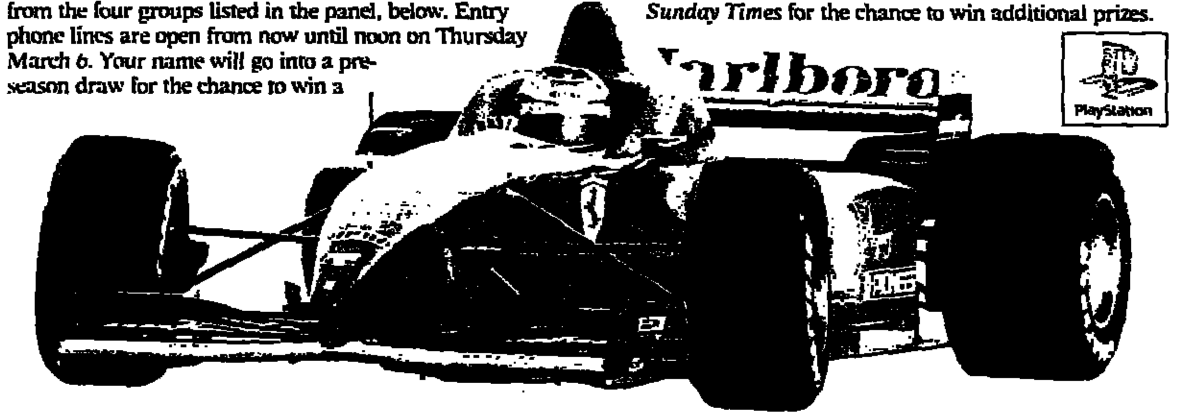

THE PRIZES

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Follow the instructions on the entry line. You will be asked to nominate your 12 two-digit selections in turn. The order in which you register your first three drivers will be your predictions for the 1st, 2nd and 3rd finishing places for the grands prix where bonus points apply.

You will *then be asked to give your Fantasy Formula One* team name, your own name, address, postcode and daytime telephone number. You will receive a 10-digit PIN number as confirmation of your entry. Please keep a record of this with your team details.

MAKE 3 SELECTIONS FROM EACH OF THESE FOUR GROUPS

DRIVERS GROUP A

01 Damon Hill	07 Mika Hakkinen
02 Michael Schumacher	08 David Coulthard
03 Jacques Villeneuve	09 Rubens Barrichello
04 Eddie Irvine	10 Heinz-Harald Frentzen
05 Jean Alesi	11 Johnny Herbert
06 Gerhard Berger	12 Mika Salo

DRIVERS GROUP B

13 Olivier Panis	19 Giancarlo Fisichella
14 Jos Verstappen	20 Shinji Nakano
15 Ukyo Katayama	21 Nicola Larini
16 Pedro Diniz	22 Jarno Trulli
17 Ricardo Rosset	23 Jan Magnussen
18 Ralf Schumacher	24 Vincenzo Sospiri

CONSTRUCTORS GROUP C	CONSTRUCTORS GROUP D
25 Williams	31 Arrows
26 Ferrari	32 Sauber
27 McLaren	33 Tyrrell
28 Benetton	34 Minardi
29 Jordan	35 Stewart
30 Ligier	36 Lola

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CHANGING TIMES

هكذا من الأصل

BASKETBALL 54
Final reckoning
for Burton's
American imports

SPORT

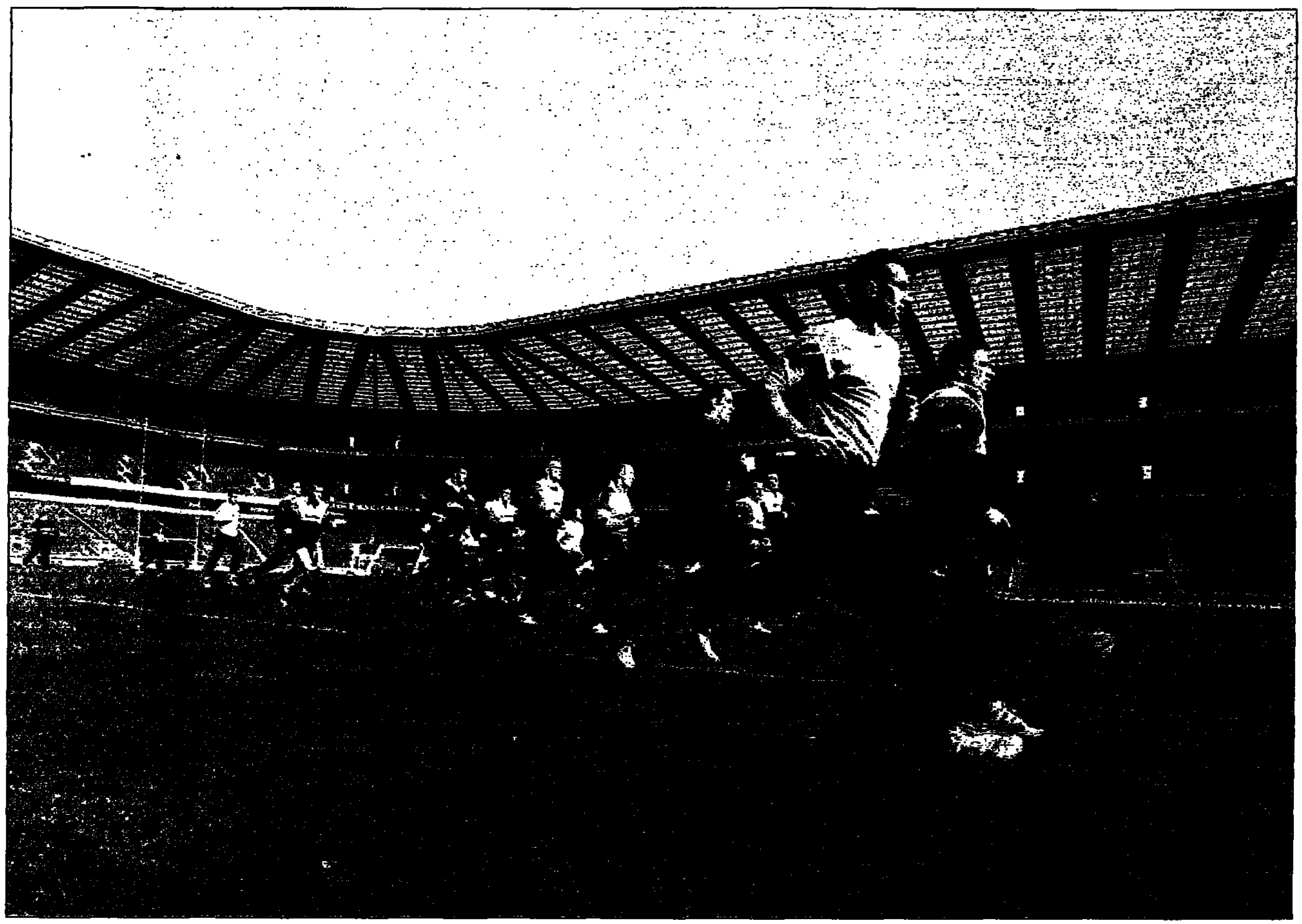
GOLF 55
Langer forced to
play second
fiddle to Hospital

SATURDAY MARCH 1 1997

Inexperienced side may struggle to end France's poor record at Twickenham

England rely on home security

By David Hands
RUGBY CORRESPONDENT



The England players are put through their paces at Twickenham yesterday on the eve of the five nations' championship match against France. Photograph: Marc Aspland

TEN weeks ago few were prepared to bet that England's meeting with France might prove the conclusive match of rugby union's five nations' championship this season. Wales may yet have the final say in a fortnight's time. but the winner at Twickenham today will have one hand on the championship trophy and can challenge for a grand slam when the tournament ends on March 15.

How much has changed for England since the jeers which greeted their display against Argentina in December. How well the French have propped up a side beaten by South Africa before Christmas and traumatised by the loss of so many experienced players, either through injury or through transfer to greener financial pastures in England.

FIVE NATIONS' CHAMPIONSHIP

	P	W	D	L	F	A	Pts
England	2	2	0	0	87	19	4
France	2	2	0	0	59	37	4
Wales	3	1	0	2	81	72	2
Ireland	3	1	0	2	47	103	2
Scotland	2	0	0	2	32	75	0

RESULTS: Ireland 15 France 32; Scotland 19 Wales 34; England 41 Scotland 13. Wales 25 Ireland 26. France 27 Wales 22; Ireland 6 England 46.

MATCHES TO COME: Today: England v France. Scotland v Ireland March 15: France v Scotland. Wales v England

But the fascination of this Save and Prosper international lies in the weaknesses of the respective teams as much as their strengths. Neither England nor France have developed sufficiently to be called an established unit; their vulnerability has been clear to all. Neither Scotland nor Ireland, however, were talented enough to take advantage of England's imprecisions, while Ireland and Wales threatened France. but could not break them.

Yet knowledgeable Frenchmen are gloomy about their prospects. Even Abdelatif Benazzi. the France captain, gives his team a mere 30 per cent chance of beating England and lapses instead into the theme of development for the 1999 World Cup. Certainly France are entitled to wonder whether the loss of a complete threequarter line. two first-choice locks and a couple of class flankers can be overcome against the country which has been their arch-rival over the past decade.

They have *not* won at Twickenham since 1987, when Philippe Sella was in his pomp, though successive victories over England, in Pretoria in 1995 and Paris last year, have served to reverse a losing trend. Only Benazzi. Jean-Luc Sadourny and Christian Califano have played there in the championship, so the atmosphere will be different, even for those who have played many times at the Parc des Princes.

There is another unknown quantity to France: four of their backs went through the mincer while playing for Brive against Auckland last weekend, a draining exercise in constant defence and mental agility. One of the quartet, Alain Penaud, at stand-off half, has been troubled by a chronic ankle injury and will do well to last the match, though it is important to France that he does.

Given a broken field, Penaud can be as elusive a runner as any and England's plans will be to police him well and limit the incursions of Sadourny, particularly down the blind side. At the same time, this inexperienced French team has been coming to grips with the attacking schemes of Pierre Villepreux, the assistant coach, which, at their best, must be built on the confidence that only winning can establish.

"We made a lot of errors against the Welsh but that was because we were ready to take risks," Jean-Claude Skrela, the France coach, said. "We need to be a little more structured against England and try to stop them playing in our half of the field. We can't afford to miss tackles and lose ball, especially as the English seem to have found a winning blend in their back row, where Richard Hill looks so good."

It is ironic that France should talk of greater structure while England seek the fluidity that is inherent in traditional French play. There has been evidence this season that they can play. exciting, intelligent rugby, even though they have not done it for sustained periods; they have not scored ten tries and 87 points in two matches merely by ekeing out, as Phil de Glanville would say, "the hard yards".

Grayson sets sights 54
Merle's mission 54
Determined Scotland 54

They would be comforted, though, if they were sure their lineout was in working order. Indeed, the British Isles selectors, for whom time is rapidly running out before the squad to tour South Africa must be chosen, would like to see Martin Johnson. Simon Shaw and Tim Rodber on top form after being shaded in that phase by both the Scots and the Irish; that they were is to the credit of opposing coaches, whose plans have included denying England the throw-in as frequently as possible.

England's capacity to grind out victory has seldom been in doubt in recent times but with every try they run in, the self-belief will grow stronger. This XV has been given time to settle, in the knowledge that there are ready-made replacements breathing down their necks. If England win today, as they should, they can go to Cardiff in a fortnight comparatively relaxed, leaving the Rugby Football Union £2 million better off and looking at a record-breaking season, with gate receipts approaching £15 million.

TWICKENHAM TEAMS

ENGLAND		FRANCE
T R G Stimpson (Newcastle)	15	J-L Sadourny (Colomiers)
J M Sleightholme (Bath)	14	L Leflamand (Bourgoin)
W D C Carling (Harlequins)	13	C Lamaison (Brive)
P R de Glanville (Bath)*	12	S Glas (Bourgoin)
T Underwood (Newcastle)	11	D Venditti (Brive)
P J Grayson (Northampton)	10	A Penaud (Brive)
A C T Gomarsall (Wasps)	9	P Carbonneau (Brive)
G C Rowntree (Leicester)	1	C Califano (Toulouse)
M P Regan (Bristol)	2	M Dalmaso (Agen)
J Leonard (Harlequins)	3	F Tournaire (Narbonne)
L B N Dallaglio (Wasps)	6	A Benazzi (Agen)*
M O Johnson (Leicester)	4	O Merle (Montferrand)
S D Shaw (Bristol)	5	H Miorin (Toulouse)
R A Hill (Saracens)	7	O Magne (Dax)
T A K Rodber (Northampton/Army)	8	F Pelous (Dax)

Referee: J M Fleming (Scotland) BBC1: 2.25pm (live) * captain

REPLACEMENTS: 16 J C Guscott (Bath). 17 M J Catt (Bath). 18 A Healey (Leicester). 19 B B Clarke (Richmond). 20 D J Garforth (Leicester). 21 P B T Greening (Gloucester).

REPLACEMENTS: 16 U Mola (Dax). 17 D Aucagne (Pau). 18 G Accoceberry (Bègles-Bordeaux). 19 R Castel (Béziers). 20 J-L Jordana (Toulouse). 21 M de Rougemont (Toulon).

Positive Atherton happy to carry on as captain

From Alan Lee
CRICKET CORRESPONDENT
IN AUCKLAND

MICHAEL ATHERTON yesterday admitted for the first time that he would have resigned as England captain if the winter tour, widely condemned two months ago, had not been salvaged by victory in New Zealand.

Speaking to *The Times* on the eve of the penultimate one-day international, which this morning was threatened by steady rain in Auckland, Atherton said: "If we had not won here, if things had gone on as they were, my position would have become untenable. I would have resigned."

Now that his tenure has been reinforced by a 2-0 win in the Test series, and a run of three unbeaten one-day matches, Atherton confirmed that he wants to go on in the job he has held for almost four years. He is certain to be reappointed when a new chairman of selectors is named later this month.

It is an abiding ambition to captain an England series win over Australia, the touring team this summer, and Atherton, who has the overwhelming support of his players, is now even inclined to look further ahead. "So long as the team retain that faith, I would like to go on," he said.

He would break the record number of Tests captained by an Englishman, at present 41 by Peter May, in the second Test against Australia, at Lord's, in June. And, on the day when Australia failed to capitalise on early superiority over South Africa at the start of another high-profile series, Atherton was making encouraging noises about England's chances. Australia, he said, "are more vulnerable than at any time in my career".

Eager Atherton 55
Tailend recovery 55

Still only 28, Atherton returns home this week to a benefit year with Lancashire, feeling that, for the first time in his years in charge, England have a settled Test side with which to start a summer. "It's amazing how quickly the mood has changed this winter," he said. "It has left me feeling very positive about the future."

England yesterday agreed to allow players' wives and girlfriends on tour next winter after releasing details of an extended trip to the West Indies. Instead of following normal practice and arriving a week before their first match, against Jamaica under-23s on January 16, England plan to arrive in Antigua on January 3 — giving them a fortnight to acclimatise.

David Lloyd, the England coach, wants to avoid being caught cold by a lack of match practice, as was the case on the trip to Zimbabwe this winter, when England lost their opening two matches, against a powerful President's XI and Mashonaland.

"It will be a period of acclimatisation, practice, fitness and some matches among ourselves," Lloyd said. "Before Zimbabwe, we did everything I wanted in Portugal in terms of fitness and assessment, but, when we got out there without having had any actual cricket practice, Zimbabwe hit us hard and early."

The five match Test series is completed in Antigua on Tuesday, March 24. This will be followed by five one-day internationals, starting in Barbados on Sunday, March 29.

Coppell goes in to bat again on sticky wicket

Rob Hughes on the manager who yesterday returned for the second time to Crystal Palace

THE return of Steve Coppell to football management, and to Crystal Palace, is like a fly returning to the flypaper, knowing that the sticky stuff can be injurious to health.

Perhaps we *should* no longer be surprised at anything in the hire-and-fire nonsense of football management. Coppell himself, a former England player with a degree in economics, said: "It is an intuitive, instinctive game. If you start thinking about it, you can be lost."

Yet, the announcement yesterday that he was to start his third employment under Ron Noades, the Palace chairman, did surprise football, not least because Coppell had departed from Manchester City in November after 33 days' employment, apparently afraid that the tensions and demands of the post would make him ill.

He admitted yesterday that it could all seem like the Bermuda Triangle, with himself replacing Dave Bassett, and Bassett moving on to Nottingham Forest, effectively replacing Frank Clark, who took the Manchester City reins from Coppell.

The Bermuda Triangle? Surely Coppell, intelligent man that he is, is aware that people who enter that *reputedly* disappear without trace. "I was not actively doing anything other than scouting for Palace when the offer came," Coppell said. "I could just not refuse it, it was blue chip as far as I am concerned."

Well, it is apparent that only supporters, those who, even in the television age, pay to keep the clubs afloat, are expected to show loyalty. Coppell spoke of a bond, of a return to an environment in which he and the club had known their most successful days.

There were no explanations of why he felt mentally able to re-enter the managerial waters, which he does, initially, from now until the end of the season. Coppell had been praised, last November, as a relatively young man showing unusual courage in owning up to his own apparent unsuitability to the strains of management. Now, it appears, those strains were peculiar to Manchester City, of whom he said: "Twenty-five thousand people turning up to watch the grass grow — you cannot go wrong."

And on the Crystal Palace Clubcall line, Noades yesterday gave his view on Coppell's defection from Maine Road. "I don't think his departure was down to ill-health," the Palace chairman said. "I think that was just something Manchester City put out." That comment brought demands for apology from City last night. Asked if Coppell's mental state was of concern, Noades said: "I think that is totally insignificant, not even worthy of consideration."

Perhaps Palace fans should at least give thanks that, this time, there seems no intention to remove the coaching staff, the mania that happens with managerial changes elsewhere. They may, however, fear that Coppell, so articulate and outwardly so composed, had earlier resigned from their club, saying he was then haunted by "some very bad decisions I made". A complex man, Coppell. Between management, he contributed incisive commentaries to Radio 5Live. He was one of the three key figures on the Premier League inquiry that condemned George Graham for the Arsenal "bung" affair, and also acted as chief executive of the League Managers' Association. The moral duty to stand up and be counted against unethical methods of management, never fazed him.

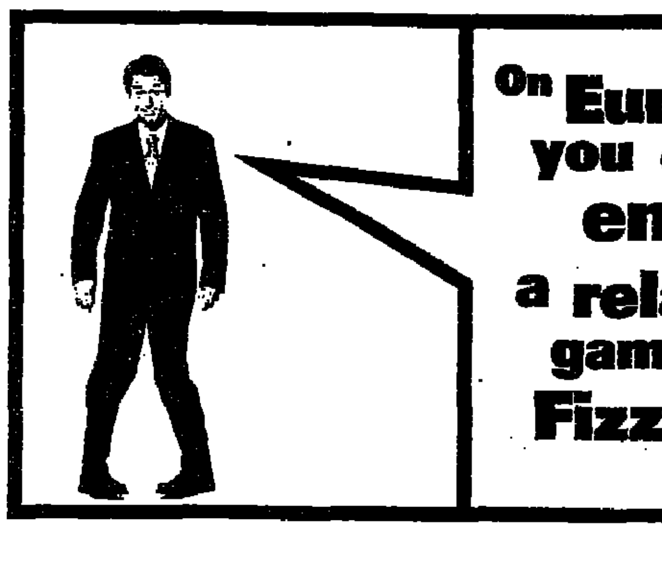
There are those who will conclude that Coppell's real reason for scurrying away from Manchester City was the reluctance of Francis Lee, the chairman, to provide money for new players.

Meanwhile, at Nottingham Forest, Bassett's appointment, ostensibly to take the managerial pressures off Stuart Pearce, may have a secondary purpose, which could become clear after the match against Tottenham Hotspur today.

Forest travel to White Hart Lane with Pearce as player-manager, Bassett as general manager. However, honest Pearce, said yesterday: "I said all along that management is something I want to do in the future. But it's come too soon for me at Forest. Dave has been brought in to help out on the footballing side because of my inexperience."

By Monday, Pearce could be a player again, revelling in the release from managerial "pressures". And Coppell? As it used to be said of Bobby Robson, despite his enduring and successful career, "his indecision is final".

Newcastle float, page 29
Guppy move, page 53
Face of Football, page 53



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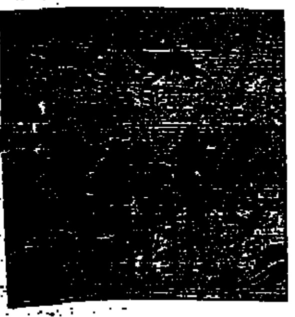


The best of
France from
Normandy
to Provence
travel · 16-17

THE TIMES
weekend

Animal
prints for
the wild
at heart
shopping · 3

SATURDAY MARCH 1 1997

PETER NICHOLLS

Alistair McAlpine's deceptively benign exterior, on show in Monte Carlo this week: more than a few Tory chieftains will be flicking nervously through his memoirs in the coming days to see if they have been skewered by his pen

The Party animal

Next week Lord McAlpine's memoirs will set a very large cat among the Westminster pigeons.

Sandra Parsons meets the man behind the jolly mask

This past week has been a fairly typical one for Lord McAlpine of West Green. He began it at his home in Venice, ended it in London, where we met at his Hyde Park flat, and in between spent two days in Monte Carlo, where he holes himself up to write.

A devoted supporter of Mrs Thatcher, he was, for 15 years, treasurer of the Conservative Party and the most effective political fundraiser of recent times. Since his resignation in 1990 he has concentrated on writing, and next week *The Times* is serialising his memoirs, *Once a Jolly Bagman*, which deliver some deliciously stinging slaps to many a smug Westminster cheek.

McAlpine is short, plump and twinkly, but the benign exterior is deceptive, because although he is enormous fun he can also be quite lethal. Chris Patten, Geoffrey Howe, Tristan Garel-Jones and Baroness Young are just a few of those to be skewered by the McAlpine pen, plus John Major, of whom he has been openly critical for some years.

"I say in the book that whenever I met John Major at Chequers, before he was Prime Minister, he was just hanging around like a pair of curtains, and that is true, he was completely anonymous," McAlpine says genially. "People would ask me why Margaret Thatcher was promoting him, and I would say, 'I'm certain it's to humiliate Geoffrey [Howe]'. She's not beyond wickedness, but I have no proof of it."

A little light wickedness is definitely not beyond her former treasurer, whom she appointed when he was just 32. A man of instinct, he accepted on the spot — an act of spontaneity which he believes set the tone of what was to become a great friendship. The job was, he says with an air of astonished humility, "handed to me on a plate", despite his relative youth and his total lack of political knowledge.

He says often that his has been a blessed life, the implication being that the treasurership was just one more example of this. And to the casual observer, his might indeed seem to have been a charmed existence. His family's construction business meant that, although he left Stowe with three O levels (the combined result, he believes, of his natural dislike of authority and his then undiagnosed dyslexia), he went straight into a secure job with the family firm. He indulged his passions for art, antiques and Bohemian intellectuals, making and losing money along the way but always knowing there was never any risk that he would lose his home or starve.

He loved his father and adored his mother. The whole family — his elder sister and older and younger brothers — was close, and from it he drew great comfort. "We lived within 100 yards of one another, and I would go to see my parents every evening at about five or six for a cup of tea or a drink, just to talk. If I wasn't around, I rang them every day. We are a Scottish family, very clannish."

At 22 he made a suitably dynastic marriage, to Sarah Baron, the daughter of a tobacco magnate, and had two daughters. The marriage ended in divorce in 1979. A year later he married again. He and his second wife, Romilly, are extremely happy and have a 12-year-old daughter, Skye.

As party treasurer he wielded considerable influence in the most exhilarating and dangerous arena of all. Since then he has written two well-received books, and his third will undoubtedly take its place alongside *Alan Clark's Diaries* as one of the most irreverent, witty and enjoyable contemporary political memoirs.

He has great wealth, a peerage and several homes. He is, he says, a happy man. Certainly he is good company: unpretentious and very warm. But, just as the benign exterior masks a razor-sharp wit, so too does it mask the sadnesses which inevitably accompany success. His divorce, and its ugly consequences, were so shattering that he has rarely spoken of them. As he recalls that period now, he leans forward in his armchair, his mug of ginger tea abandoned at his feet, his voice no longer jocular but quietly intense.

It was, he says, a Christmas Day of such ghastly drama it ended in his physical collapse. "I had told Sarah that it wasn't working and that I wanted to separate. She persuaded me to hold off until after Christmas, and foolishly I agreed. We had our parents round on Christmas Day, and at about four in the afternoon I came back into the sitting room with cups of tea and right out of the blue she made this announcement that we were separating, at which point all hell broke loose.

"It was a phenomenally dramatic moment. My mother, for whom divorce was unthinkable, started to hit me about the head with her walking stick, she was so outraged. She was not very well and not very strong, so it didn't hurt, but it was dreadfully traumatic. I was in floods and floods of tears and I just collapsed on the floor. In the end they sent for the doctor, they all got into a great panic. The doctor gave me an injection and I went out like a light. The next day I got up and booked into a hotel in Cambridge and wandered along the fens for about ten days. Because it was Christmas it was deserted. And then I came back to London and got on with my life.

"I think Sarah planned it because she knew my mother would tell me to go on living with her, but actually my mother changed her mind six months later because in the end she wanted me to be happy.

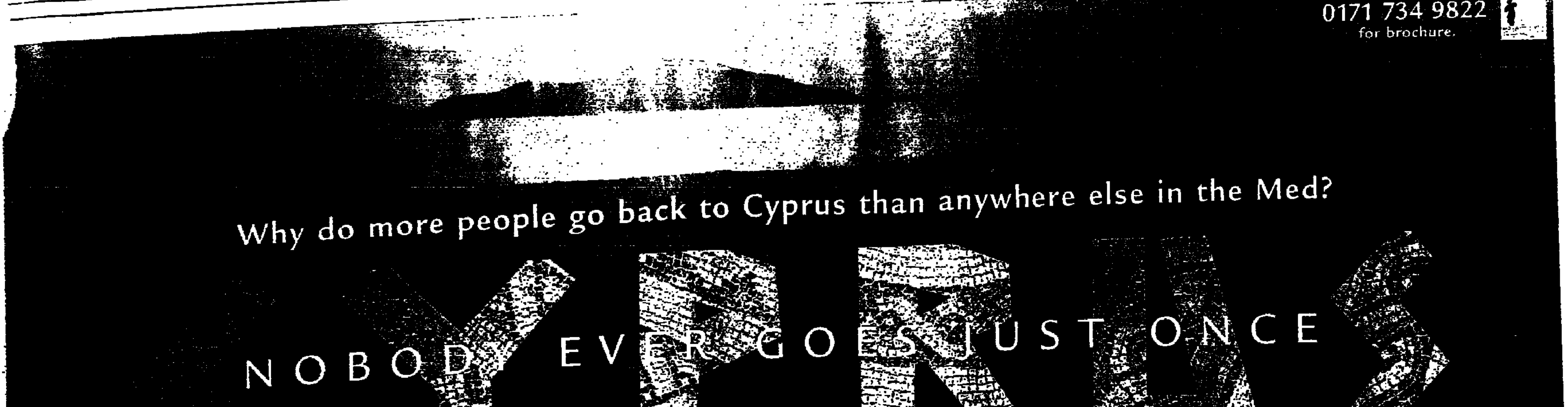
"And I don't think, if I had gone on living with Sarah, that she would have been happy, either. But I don't think she thinks that. It was a bit traumatic with the girls, they were about 12 and 13 and although they weren't in the sitting room at the time they probably heard what was going on. I explained to them later what had happened.

"Then we got involved in the game of when you are allowed to see the children. Of course, I had a very structured diary — what fills my diary now for a month would have filled only a day then — so sometimes I couldn't change things in order to see them.

"I don't think they ever really understood what I did and why I wasn't there so much of the

Continued on page 2

SHOPPING............2,3
GARDENING.........4,5
PROPERTY.............7,8
FEATURES.............10
HOME LIFE............11
COUNTRY LIFE. 13,14
TRAVEL..............15-23
GAMES....................25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SERIOUS SHOPPING PRESENTS FOR BABIES

GILES COREN

I have to go to Norway bearing gifts. A friend of mine, in lighting upon an exotic foreign beauty to have his children, chose a Norwegian. Which means that when his friends travel off to pay their respects, and shower the baby with gifts, they buy a ticket not for a beach house in Sydney, or an Argentinian polo pony farm, but a two-up two-down on the outskirts of Oslo. And they are reminded to bring a warm hat.

In taking gifts across national borders, you are supposed to offer things that are in short supply, or very expensive, in the place you are travelling to. So that's herrings out of the question. Traditionally, I am told, one takes alcohol to Scandinavia, where prohibitive taxation means the natives have to depend on imported firewater to keep them happy in the long winter nights — but Mia is not quite ten months old, and doesn't even know what an afternoon is.

Another option is to treat the baby as a bonsai version of its parents and buy it something that offers a cute reflection of their lives. But Mia's father makes tables for a living, and My First Power Drill is something that Mothercare has not had the foresight to include in its catalogue.

Clothes are probably the safest present, but as long as the wearer's age is measurable only in months, the choice is limited to different colours of romper-suit. Furthermore, the French hold a virtual monopoly — brand names include Sucré d'Orge, Jean Bourget, Comme une Image, Petit Bateau — and one is made aware of the potential naffness of babies: the appalling pink and fluffy things that the French find so adorable, but only because they have a secret yearning to wear them themselves. English baby fashion is still dominated by the houses of Peter Rabbit and Postman Pat.

Mini-designer kit is another horrible option. Chevignon and Chipie make sweatshirts in the £40 region to give your crawler that preppy look on which the American chain Baby Gap thrives — and is one short step from the most heinous of toddling fashion crimes, the baseball cap. Available from Baby Gap for £8, the trend is to put it on your baby's head backwards so that he looks like a gangster. Should he decide, however, that he looks like a nerd, his arms are too short and fat to do anything about it. However, for true extravagance, you might opt for a dress by Baby Dior (£64.99), but because they seem to make only one design — yellow with snowdrops and a white bib — there is a danger of showing up at a gala premiere and finding Liz Hurley is wearing the same thing.

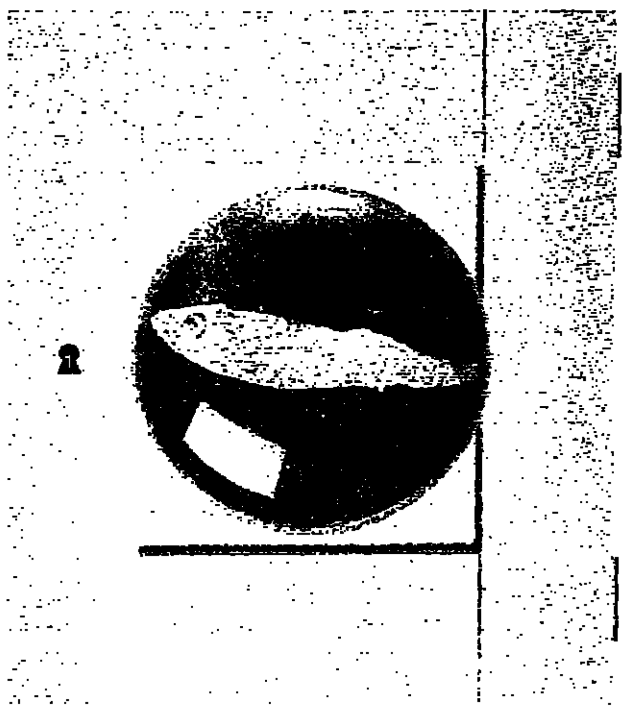
Toys are not what they were, either. I spotted a picture of Miffy at Selfridges, but the staff had never heard of her, and in search of Chicken Licken. I could find only Chicken Limbo "The Electric Chicken Challenge" (£18.99).

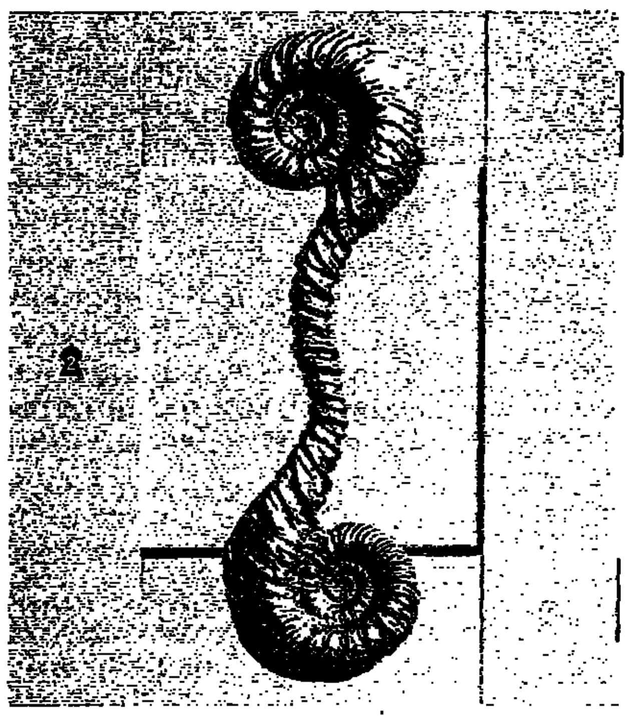
A horse's head on a stick (£34.99) is presumably meant to be bought for *mafiosini*, to get them weaned on to business early, and I can only assume that Lego Clothes, available at Hamleys, are the learning toys of those who aspire, ultimately, to concrete overcoats.

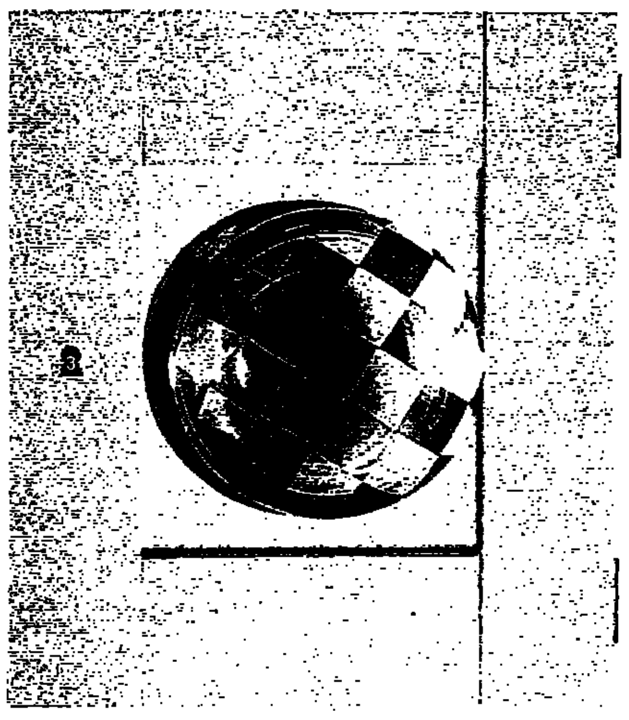
Hamleys also stocks IQ Builder, "the fun and friendly way to build your child's IQ" (the ultimate middle-class marketing blackmail) and Weasel Ball, an electric ball attached to a long piece of fluff. "Is it alive?" asks the legend on the box — the children watching a demonstration clearly thought so, because their first reaction was to kill it.

This baby gift jungle is a tasteless and unsavoury world: they are all out to give your baby the brain of Einstein, the criminality of Lex Luthor, and the fashion sense of Johnny Halliday. I was just on the point of buying Mia a lifetime's supply of Tommee Tippee Portable Toilet Trainer Liners (£2.99 for ten), when I hit on the ideal gift. The Walk 'n' Play, made by Mamas and Papas (£47), is a standard baby-walker but has one great advantage: as well as a gear stick and horn to keep Mia amused, it has a telephone.

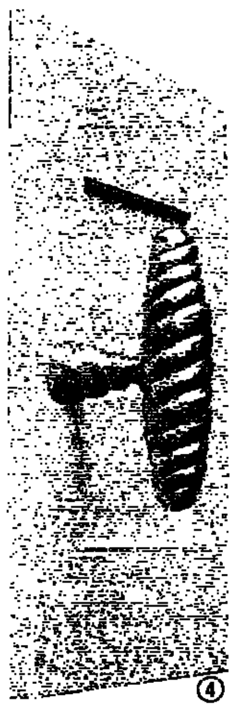
With her parents continuously harping on about how much better life is in Norway, largely because there isn't any traffic, I can see to it that an entire generation of Norwegians learns to sit on yellow boxes at junctions while nattering to their friends, oblivious to the gridlock they are putting in place. Soon Oslo will be locked solid, Mia's family will move back to London, and I will be able to buy them herrings, after all.



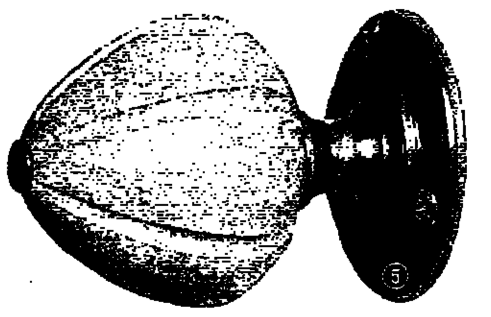




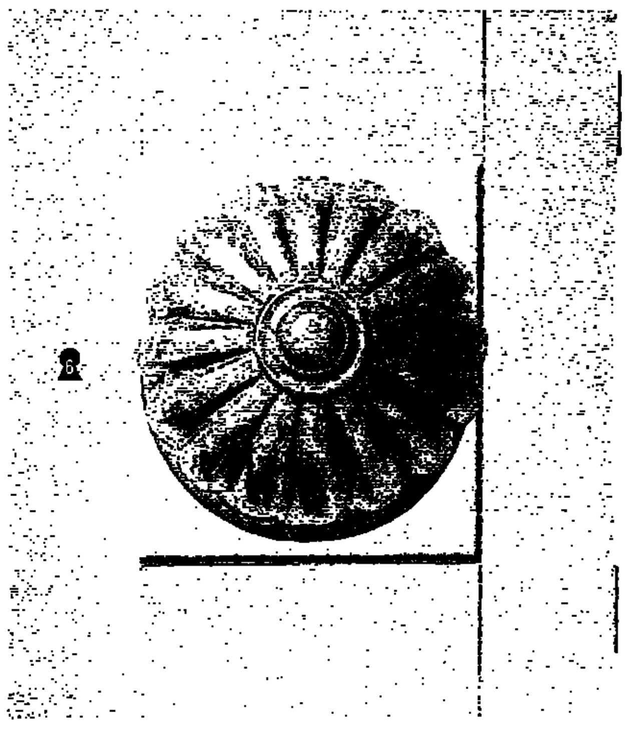
So you thought door knobs were dull? Today there's a burgeoning market for adventurous hand-crafted designs that add a twist of originality to your home, says **Sophie Chamier**

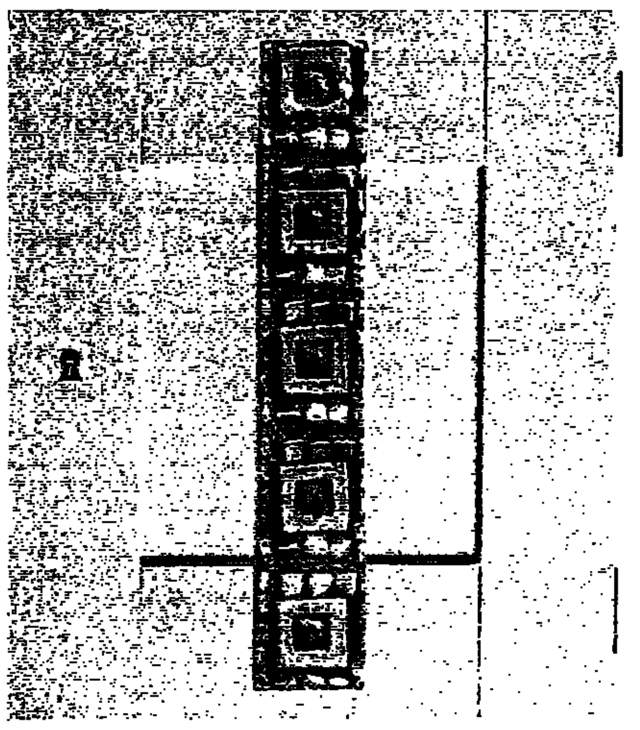


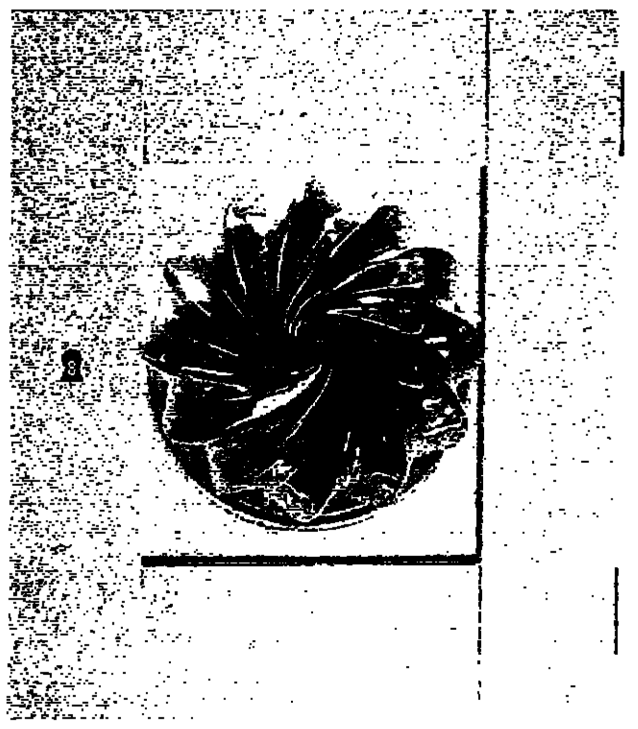
With knobs on

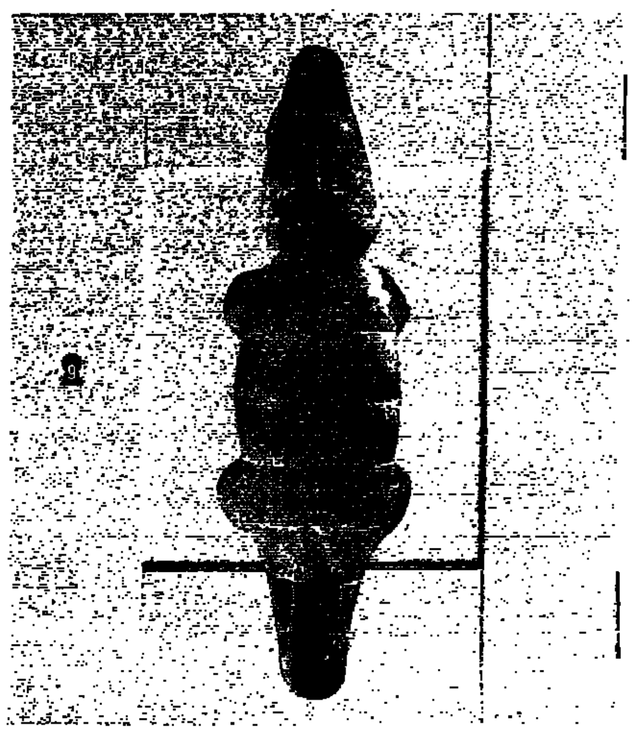


1 Blue, handmade resin handle with fish and cast aluminium base, by Maaz Design, £65 a pair (mail order 0181-968 8493). **2** Double Ammonite handle, £25.30 plus £2.50 p&p, from Glover & Smith, (01256 773012). **3** Liam Carey handmade chequerboard glass knob, from £39 a pair, from Merlin Glass (mail order 01579 342399). **4** Pewter toggle, £19.80, from Glover & Smith, as before. **5** Polygon handle in hand-finished boxwood, £62.27 each, Ghislaine Stewart Designs (0171-820 9440). **6** Ribbed reproduction antique handle in brass, £132.18 each, from McKinney & Co, 1 Wandon Road, SW6 (0171-384 1377). **7** Mosaic handle, £16, from Dickins & Jones, Regent Street, W1 (0171-734 7070). **8** Cobalt blue handle, from £39 a pair, from Liam Carey, as above. **9** Crocodile door handle, £49, from Haute Deco, 556 King's Road, SW6 (0171-736 7171)









Photographs: **Des Jenson** Styling: **Caroline Griffiths**

Photographs not to scale. Dune box from Habitat £55; for nearest store call 0645 334433

'They didn't tell me when my grandchildren were born'

Continued from page 1

time. And like all divorced and separated parents there were these awful days out, when you take them for the day to the cinema or the V&A or whatever. It's seedy and awful and terrible and I wouldn't want to live through it again.

"I have thought quite deeply about why the marriage didn't work and the answer is that I changed. When we married I was very involved in the family business, but I used to go home to my wife every evening and we would go out to the theatre and so on. Things were going well and it was wonderful. But when I got involved in the Conservative Party I moved into another realm. I began to think much more about life, and I met new people with new ideas. My whole world had changed. I changed with it, and my wife didn't. I grew up, and grew out of the easy risk-free life I'd had before, where the most dangerous thing I had ever done was to buy a picture I couldn't afford. As Baroness Thatcher says in her autobiography, I knew nothing of politics but I learned quickly. I realised it was a crusade we were on and my whole life went into it."

His daughters, Mary and Victoria, live near their mother, and the three are close. Lord McAlpine, however, has not spoken to them for five years, after a terrible argument. "We had a discussion, it was the usual thing in families, it was over money, and it ended in a row and after that we didn't see each other again, it was sort of mutual. I have three grandchildren and I haven't seen them.

"I find it very hard because I am, by nature, emotional. My eldest daughter sent me a photo of her child at Christmas and I wrote back to say thank you, but my other daughter I don't hear a thing from. It hurts, especially when I think about the grandchildren. They didn't tell me when they were born. Usually I meet someone in a restaurant and they say, 'Your grandchild is wonderful,' and I say 'What grandchild?' and they say, 'Your daughter had a baby a few weeks ago'.

"But I am a great believer in timing. I don't think you can force reconciliations. You can say, well, why not just pick up the phone now and say 'hi, what about tea at Claridges', and perhaps the reason I don't do that is the fear of them saying no. I think there's a moment that will come when I want to do it, or they want to do it, but there's got to be a motivating force. I don't want to say anything that will hurt them or stop a reconciliation, but I am convinced there will be one."

And yet he is adamant that he has no regrets. He is as pragmatic in some ways about his personal tragedy as he is about the political tragedy he perceives to have befallen the Conservative Party.

"Two years ago I said in an interview in the *New Statesman* that I thought the best thing for the Conservatives would be to lose the election, and I have not changed my opinion.

"The problem is John Major has a Cabinet of chums, and they can't say no to each other. He is inclined to agree with people, you find two people of opposing views and he seems to have agreed with both of them. That's where the trouble springs from."

In the meantime, McAlpine will continue to observe, make mischief and be delightfully indiscreet. Which is not to say he lacks compassion. Brought up in the Church of England, he now finds solace in Catholicism and says repentance and forgiveness are two of the most important tenets in life.

So how does that square with his continued estrangement from his daughters by his first marriage? "I can't square it," he says, simply.

"I am sure I am going to resolve it. But I know they are happy and close to their mother, they have children and pleasant husbands and they are not suffering from deprivation, because they are very well off."

He admits that were he to have his time again he would not do things differently. The treasurership of the Conservative Party did, after all, propel him to the centre of power during one of the most revolutionary and exciting political periods of this century. And he is honest enough not to pretend that he would be willing to make that sacrifice, despite what it did to his family.

"I think it would have been an unnecessary sacrifice," he says. "Because you never know what the future is, do you? And in any case, I think the only way to learn is from your mistakes."

McAlpine, wife Romilly and daughter, Skye

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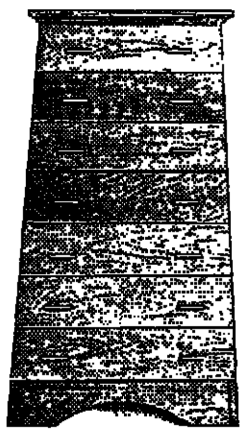

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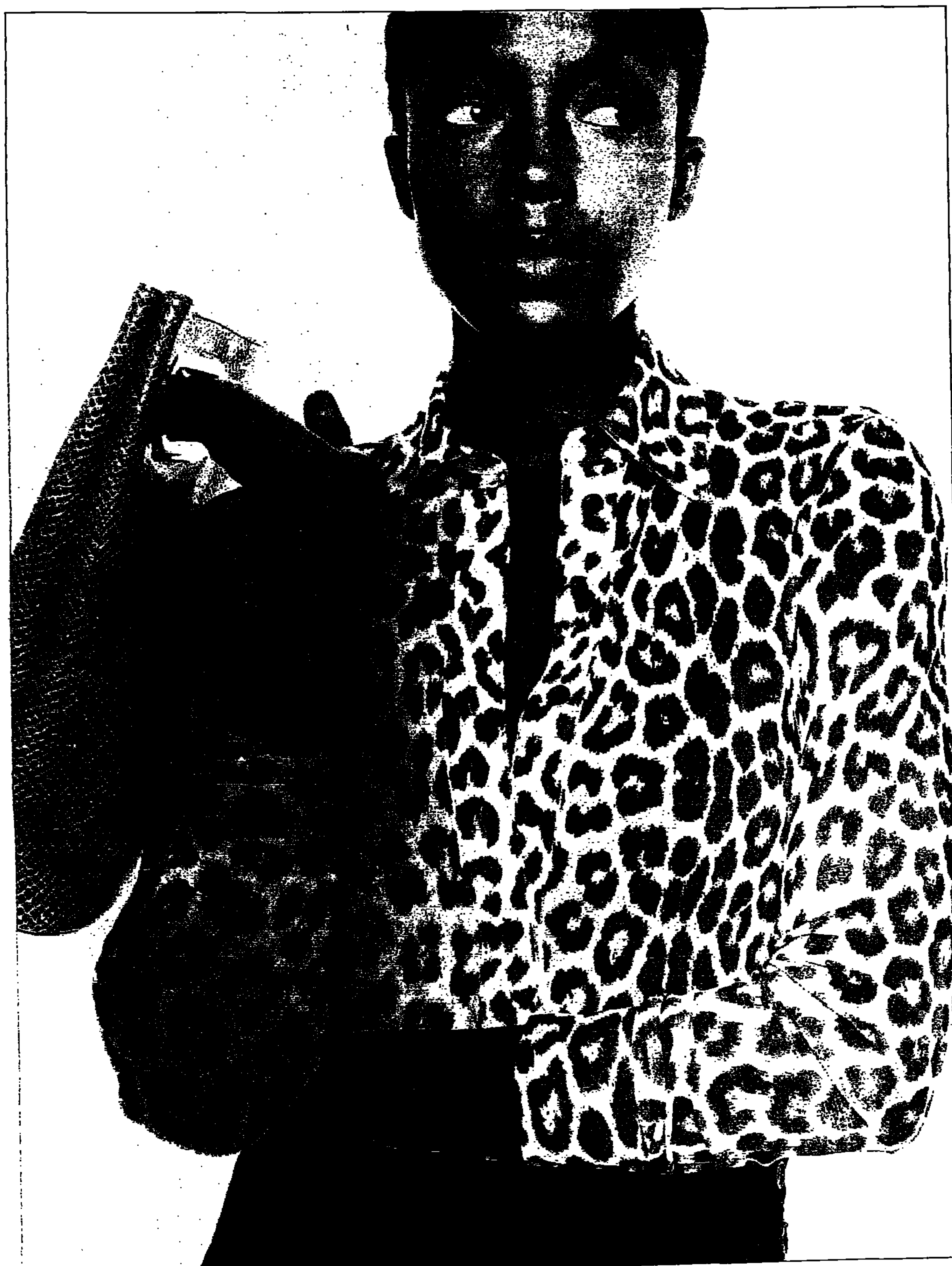
Wild at heart

TOP LEFT: Blue, sheer, zebra print dress, £40, Warehouse, 19-21 Argyle Street, London W1 and branches nationwide (0171-278 3491). Pale blue boob tube (worn underneath), £25, No Such Soul, Hype DF (0171-937 7835). Perspex strap mules, £47.99, Ravel, 184-188 Oxford Street, W1 and branches nationwide (0171-436 0224)

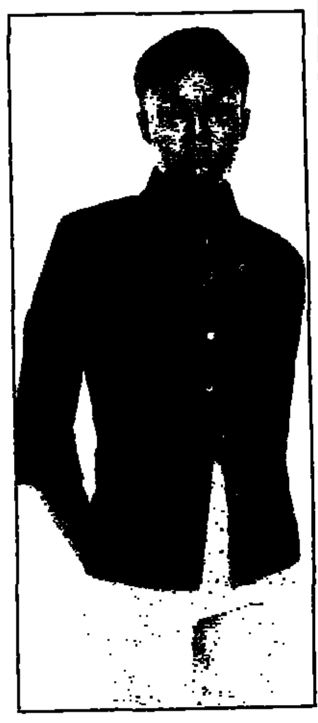
TOP RIGHT: Blue leopard print halter neck knee-length dress, £25, Miss Selfridge selected branches (0181-910 1359). Green fake snakeskin jacket, £249, Sportmax, Fenwicks, Bond Street, W1 (0171-629 9161)



ABOVE: Pink and black sheer animal print shirt, £27.50, Miss Selfridge. Green fake snakeskin bag, £29.50, La Redoute (mail order 0500 777777). Black crepe knee-length skirt, £29.99, Kookai, 123 Kensington High Street, W8 (0171-937 4411). Photographs: **Richard Burns.** Hair and make-up: **Alex Babsky.** Styling: **Amandip Uppal**

Hot pink leopard? Or aqua blue snake? Just go with your animal instincts, says

Heath Brown



ABOVE: Blue reptile print jeans, £45, Peter Golding at John Lewis, Oxford Street, London W1 (0171-352 5778). Black stretch georgette shirt, £60, French Connection, all branches (0171-580 2507)

Animal prints have been a fashion perennial since the start of the Nineties. True-colour leopard and tiger motifs have been the most popular, but this year unnatural colourways (from hot pink to aqua blue) and the inclusion of faux reptile and zebra effects, have given this look a whole new slant.

Gone is the tacky image of the Bet Lynch barmaid and in comes a more subtle selection of garments from designer labels and high-street chains.

Miss Selfridge has brought *out a range of* soft blue, *pink* and lime leopard prints in sheath dresses, trousers and shirts, and at the designer end of the market, Dolce & Gabbana, Blumarine and Krizia have again used big cat prints on soft fluid clothing. Camouflage zebra stripes are also in high-street chains, such as Warehouse, and are a natty variation on the present trend *for stripes.*

These specific motifs, usually black on whatever colour, can be useful to liven up a tired-looking black outfit, and can carry sombre winter clothes through to a vibrant spring and summer look.

For the less flamboyant, snakeskin and other reptile-effect coats, trousers, bags and *jackets are better* alternatives.

Printed chiffon reptile motifs can be found this spring that contradict the image of the hard, scaly look it copies. Soft and floaty or subtly embossed on to leather and plastic, it gives a sexy edge to a classic cut, while python-print cotton jeans give a twist to a casual look.

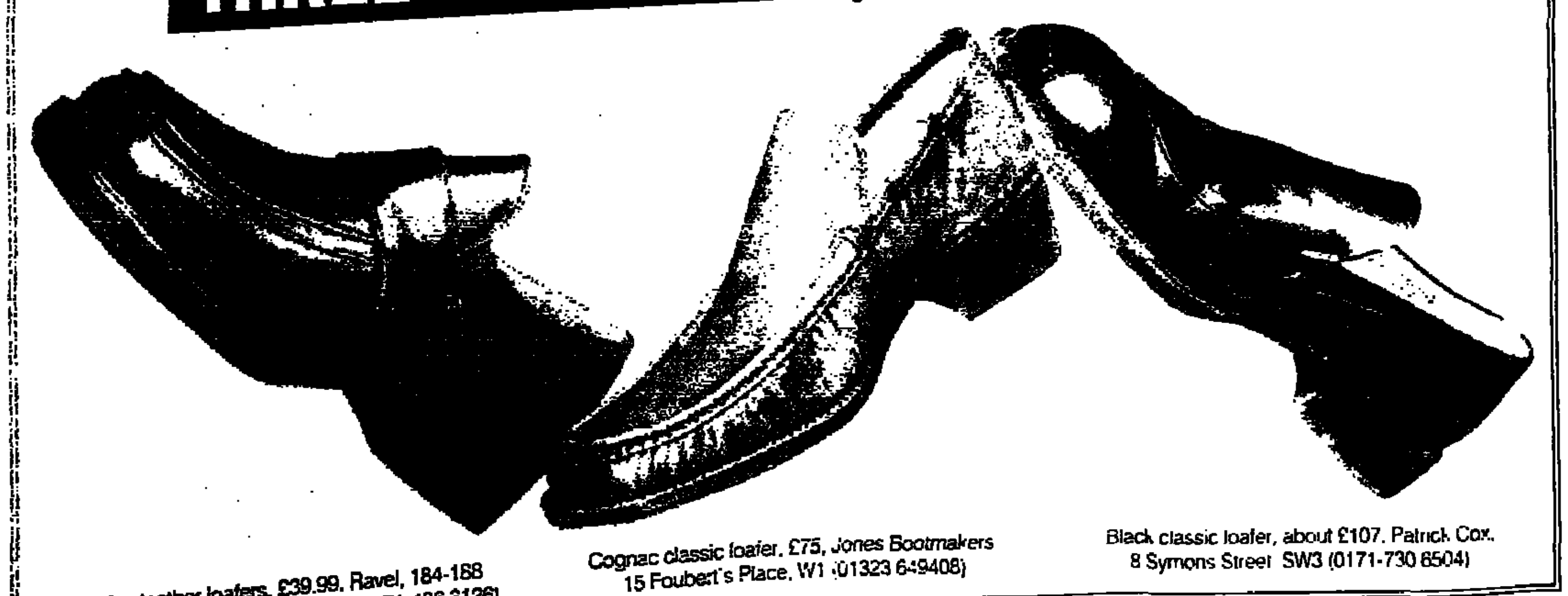
An *all-over animal-print* look is hard to carry off with sophistication if you are not young at heart, but for a hint of the wild a lone accessory can work well.

Moc-croc shoes can add a lively touch to the most serious of ensembles and faux snakeskin bags look expensive but can be reasonably priced.

Just how wild you are willing to go is up to you.

THREE OF A KIND

Men's classic slip-on shoes are the epitome of comfort and work best with simple, uncluttered designs. These are some of the best around. H.B.



Toffee leather loafers, £39.99, Ravel, 184-188 Oxford Street, W1 and branches (0171-436 3126)

Cognac classic loafer, £75, Jones Bootmakers 15 Foubert's Place, W1 (01323 649408)

Black classic loafer, about £107, Patrick Cox, 8 Symons Street SW3 (0171-730 6504)

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Jane Owen rounds up all the latest information on what's new and what's happening in the gardening world this month

Park life for beginners

GARDENER'S UPDATE

IN THE London park where I trained I was apprenticed to an older experienced gardener. It was an excellent way to learn. About ten years ago the park swept away that system along with the glasshouses and nurseries. But now there is a move back to true apprenticeships with a scheme for school leavers devised by the National Trust, the Royal Parks Agency and English Heritage for 12 apprentices a year in amenity horticulture. On top of a ten-week intensive course in pest and disease control, plant identification, botany and soil science, the students undertake 39 weeks in historic parks around the country learning from older experienced gardeners. Paul Kennedy, 17, is one of the first and he is learning hedge cutting, lawn care and pruning with the help of John Thallon, head gardener at Beningbrough Hall in Yorkshire. Information from John McKennall, National Trust, Lanhydrock, Bodmin, Cornwall PL30 4DE (01208 74281).

ALAIN LOCKYER

Paul Kennedy is learning about amenity horticulture as an apprentice at Beningbrough Hall in Yorkshire

Problems solved

HORTICULTURAL agony aunt and uncle Annie and John Manners, who run Green Gardener, a mail-order catalogue specialising in biological controls against everything from vine weevils to whitefly and slugs, have an advice line (01603 715096) on how to use these products. For a catalogue, send two first-class stamps to Green Gardener, 41 Strumpshaw Road, Brundall, Norfolk NR13 5PG.

Easter quiz

THE commercial excesses of Easter can be avoided at Harlow Carr Botanical Gardens' children's Easter quiz on March 28 to April 4, 10am–4pm. And for those over 4ft tall, there is a course on making spring hanging baskets on March 19 and 20. Details from Harlow Carr, Crag Lane, Harrogate HG3 1QB (01423 565418).

Alpine garden

THE ALPINE Garden Society has its next show on March 29 at the Ian Ramsey Secondary School, Green Lane, Fairfield, Stockton on Tees. The show is open from noon–4.30pm. Entrance is £1 or free to AGS members. Details from Stephen McDonnell on 01429 231791.

Art tour

THE Royal Watercolour Society's "The Art of the Garden" exhibition starts on March 15 at Victoria Art Gallery, Bridge Street, Bath (01225 477772). Details from the National Garden Scheme, which will benefit from the exhibition. (01483 211535).

Merlin Trust

YOUNG horticulturalists with a yen for adventure can get a helping hand from the Merlin Trust which, since its inception in 1990, has given grants for everything from plant hunting in Kenya to arboriculture courses in Britain. Contact Valerie Finnis, Merlin Trust, Dower House, Boughton House, Kettering, Northants NN14 1BJ (01536 82279).

Vegetable course

THE Royal Horticultural Society is offering two courses on vegetables for beginners, on Wednesday March 19, 2pm, and Sunday 23, 10.30am. Tickets: £5 members, £10 non-members. Details from Wisley Gardens, Woking, Surrey GU23 9QB (01483 224234).

FIND OF THE MONTH

TRELLIS . . . yes, I know it has been around for several hundred years, but Frolics of Winchester has cut trellis from exterior-grade MDF, making relatively cheap lightweight panels with pretty designs. Its *trompe l'oeil* trellis "tunnels", with various eye-catching pictures at one end, give depth to a dark corner. And its silhouettes of clipped orange trees in Versailles tubs lend height and elegance to small courtyards. (The largest tree, at 6ft 8in, costs £88 plus VAT and p&p.) Contact Frolics on 01962 856384 for further information and its free catalogue.

Trompe l'oeil trellis "tunnel"

PLANT OF THE MONTH

TODAY being St David's Day it has to be the daffodil, particularly miniature 'Tête-à-Tête' and 'Carlton'. The flowers are celebrated at Cornwall's Theatre of Flowers at Heligan Gardens (01726 844157) on April 11-13 from 10am-6pm. Another extravaganza is to be held on April 5-6 at Kempley near Ross on Wye, Gloucestershire, with guided walks at 2pm on Saturday and 11am and 2pm on Sunday. Or you could join the Daffodil Society by writing to D. Barnes, 32 Mongomery Avenue, Sheffield S7 1NZ. Membership £5, family £7.50.

Narcissus 'Tête-à-Tête' miniature

GARDEN ANSWERS

Q **I have a three-year-old ceanothus growing vigorously on an east-facing wall, but it has failed to bloom. What is wrong?** — G. Whitaker, York.

A Ceanothus, or Californian lilac, need all the sun they can get. In the South you might just get away with ceanothus on an east-facing wall, but in the North a south-facing wall is important. Ceanothus do not enjoy disturbance, so either take cuttings this summer to be planted elsewhere, or move your plant now — but ensure a big rootball of soil is attached. A south-facing wall also gives protection from late frosts, especially with May-flowering species, such as the rich blue *C. impressus*.

Q **Could you recommend a hedge that is not toxic to horses and is not eaten by them?** — R. Evans, Baughurst, Hants.

A Horses will eat anything. The only way to establish a hedge where there are horses is to fence it off. You must either fence tall (which is expensive in materials) or fence well away from the young plants (which is expensive of space). Horses can reach 5ft-6ft over a fence to browse young trees. Of old, established hedges stock-proof against horses, perhaps the best is a mixture of thorn, holly and field maple, none of which is toxic. They will graze it back to the woodier growth, and make a mess of it, but it will survive.

Q **Six years ago I planted a beech hedge 40 yards long. A few plants have refused to grow, while the rest have grown well. What can I do?** — K. Miller, Barnard Castle, Co. Durham.

A Life in a hedge is competitive, and sometimes the odd plant gets left behind in the race. Beech aphids can also debilitate young trees. Feed and water your runts, and make sure they are aphid-free. If they do not make it, pull them out. The adjoining plants will merge to cover the gap.

STEPHEN ANDERTON

● *Readers should write to: Garden Answers, Weekend,* The Times, *1 Pennington St, London E1 9XN. Advice is offered without legal responsibility.* The Times *regrets that any enclosures cannot be returned.*

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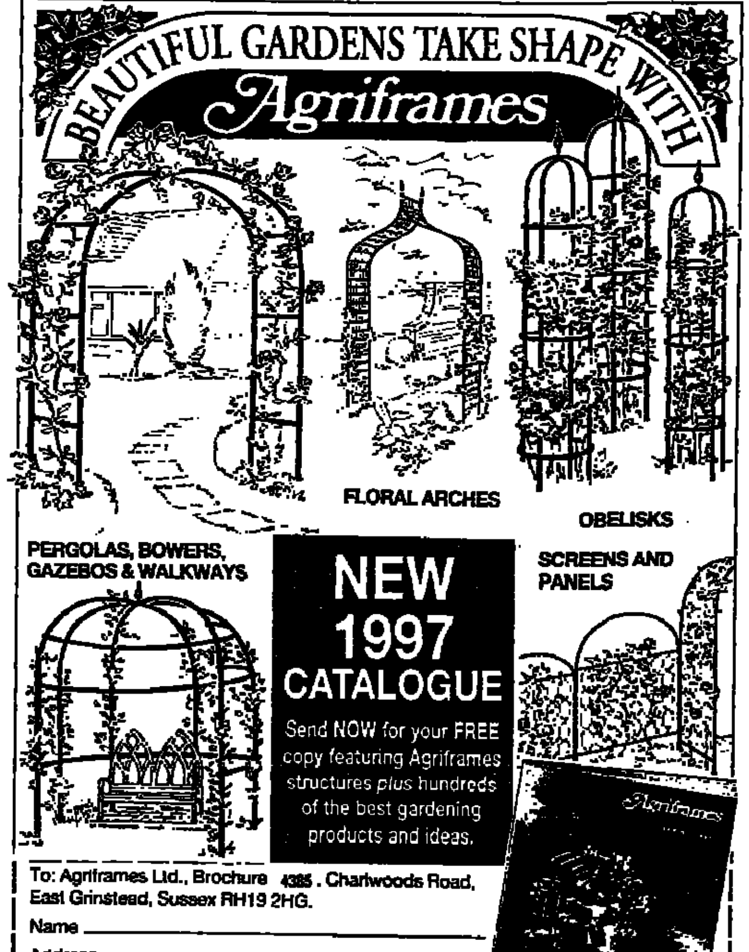

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Lessons in long division

If you want to keep hostas, peonies, geraniums and other such herbaceous plants healthy, now's the time to attack and divide them, says **Stephen Anderton**

When spring springs, gardeners should pounce on perennials in need of dividing. This is the time when the soil is warming up, roots are starting to move again and buds to swell. Gardening books will tell you to divide herbaceous perennials by lifting out the clump, inserting two forks back-to-back into it and levering the clump apart. Neat, isn't it? Tidy, too. And it has about as much to do with dividing perennials as the BBC's *Ivanhoe* had to do with the Middle Ages. The reality is nastier and more variable.

The back-to-back fork technique only works for fibrous-rooted, loose-growing perennials, such as *Geranium endressii* (golden rod). But try that with an old clump of hostas or peonies and you would do more harm than good.

An old peony clump, lifted, is like a gruesomely conjoined bundle of parsnips, and the best way to divide it is to slice off chunks with a sharp spade, making sure that each chunk has a bud or three at the top. Blunt spades are hard work: the edge should be sharp enough to place the blade against the roots and push it through with your boot. If you have to stab the spade at the root to get through, you'll end up cross and the peony mauled.

Hostas, for all their softness and succulence above ground, are as hard as a red cabbage underground. Old clumps build up on themselves in a mound, the fat white roots pushing out to make a solid pancake of root the size of a dustbin lid. If you intend to divide a hosta but keep some of it in the same place, leave a wedge of the cake undisturbed, by slicing through deeply with a vertically held spade. The rest can then be levered out of the soil and broken up into smaller pieces.

Two forks are no good for this, because you would only break off the buds from the crown. These are the vital parts and, while you can afford to chop and hack away half a barrow of old root, any bud broken means leaves will be lost later.

I like to go around the edge of the clump, when it is out of the soil, using a strong handfork (or a pair of strong hands) to lever away smaller collections of bud and root from the main clump. With care and gentle teasing apart, you could separate every single bud and its starfish of roots below, to make a huge number of new plants (it sometimes helps to do this with the clump in a bucket of water), but usually small clumps are preferable to plantlets, so groups of six to seven buds are best.

With the edges of the clump broken away, this leaves a solid mass of deep root, sometimes a foot deep, with a few buds on top. Put it on its side and slice clear the top 4in of root with the buds attached. This can then be pulled or broken apart into the starfish buds, or groups of buds. They are congested and starved at the centre and will not make such good plants immediately. But by next year they will be as strong as the edge pieces.

You can leave hostas untouched for ten years or more, but when the leaf size starts to diminish it is time to split them. A ten-year-old clump of a large species, such as *Hosta sieboldiana* var. *elegans*, will divide into 60-70 pieces if you want them, and have the muscle for the fight. *H. plantaginea* and its variety 'Royal Standard' are less dense at the root and considerably easier to pull apart.

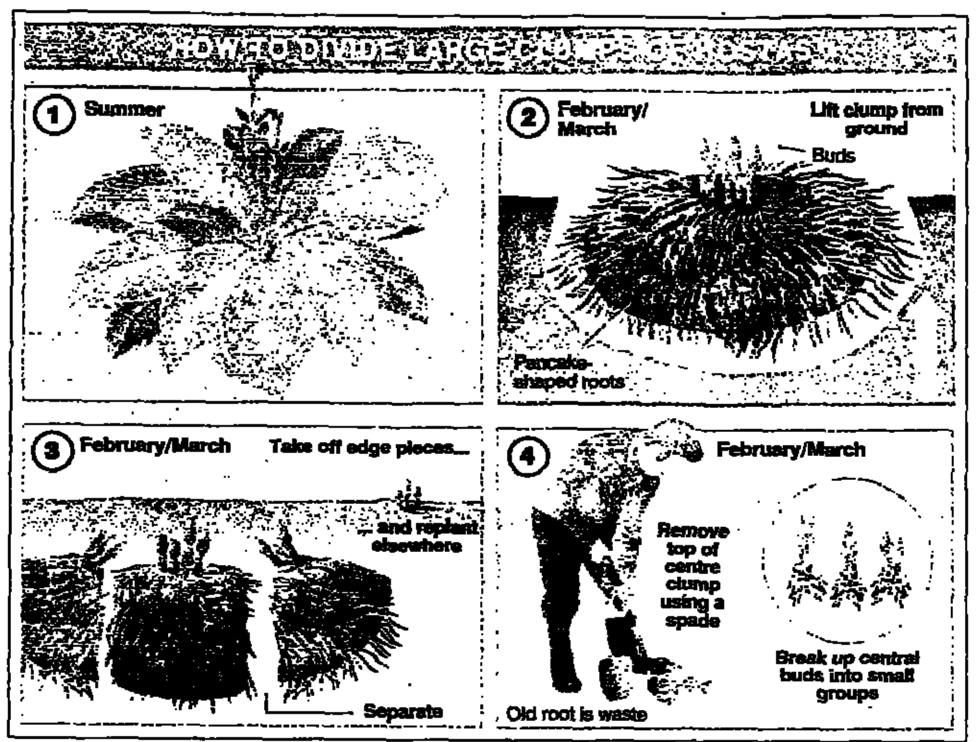
Always take great care of the buds of any plant. Large clumps of the tall, magenta *Geranium psilostemon* may have only half a dozen of its lipstick red buds at ground level, even if the clump in summer leaf is a yard across. It is no use lifting a great wedge of root from the crown, if its bud has broken off.

One of the earliest soft summer perennials to sprout is *Euphorbia griffithii*. It spreads by means of fat, underground stems and moves fast on moist soils. If you want to move a piece of this, gently lift a few of the outer shoots and trace the root back to the main body of the clump. It can then be severed at the clump end with secateurs. Your new offset may not have many fine roots, but if it is planted early in its new position, before the shoot has started to grow, at say 2in-3in tall, then it will quickly re-establish. New growth, once started, develops astonishingly fast, and makes later division difficult.

The clump-forming *Euphorbia polychroma* can be split at the same time, in March, by slicing away parts of the crown with roots attached, using a knife, or by lifting and slicing apart the whole clump.

Pulmonarias need to be divided early if the flowers and foliage are not to flop. Flowering is much better when plants are regularly lifted and replanted, perhaps every three to five years, depending on soil fertility. Divide them too late and the first warm days of spring will wilt the flowers, greatly reducing their life. Pulling apart the old clumps will produce strong plants at the edges and woodier, tired roots at the centre, which can be thrown or given away.

Some perennials, such as *Geranium subcaulescens*, produce a single tap root, but a whole pancake of woody crown at its top. Keep the twin forks well away, or you will kill the lot. This is a case for looking and hoping for the odd bit of crown which has made roots and can be severed away. Failing this, cuttings have to be made of the crown, each with three to four buds, inserted in sandy soil out of strong sunlight. They will grow away in late spring.



WEEKEND TIPS

- Buy seed potatoes, especially early varieties, and spread them out in a box to sprout in a light but cool window or shed.
- Give hybrid tea, floribunda and climbing roses their final pruning, cutting to an outward-pointing bud.
- Lightly scarify lawns in dry, breezy weather.
- Sow outdoors brussels sprouts and other summer vegetables.

Correction

The telephone number for Jeffery Hewitt (Potty ideas for your window, Weekend, February 22) is 0171-607 7837.

GARDEN PICTURE LIBRARY

The magnificent *Geranium psilostemon*, with its lipstick red buds, blooming in May

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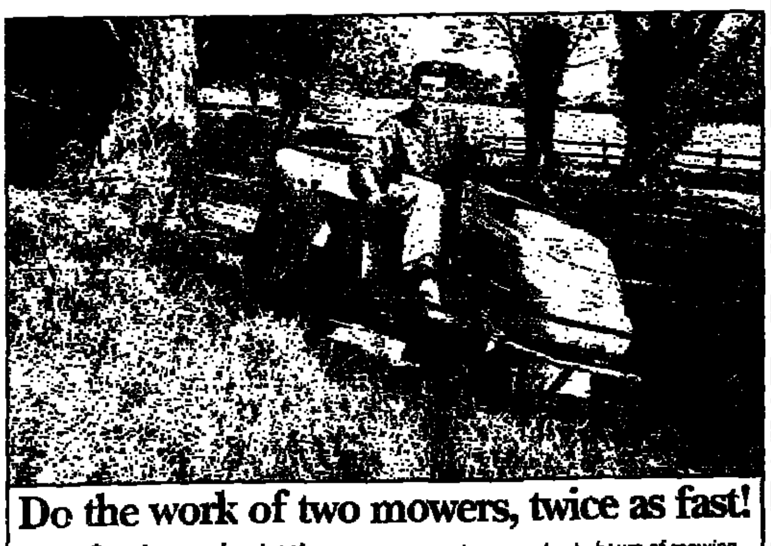

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REGENTS PK NW1 Nash 6 bed 3recs, 3 bths, gge, hse. Prime location £1.3m 0171 435 7775

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TUFNELL PK Detached Victorian house, 5 beds, 2 recs, gdn, many orig. features. £265,000. Helen Watson & Co. 0171 580 6275

WESTBOURNE GARDENS W2. Attractive 2 dbl bdrm top mais in sought after gdn sq. Spacious recep, kit/b/fast rm, low outgoings, Lg Lse. £240,000. Granvilles 0171 221 4935.

W2 Elegant 2 bed flat in period conversion close Lancaster Gate/Hyde Park £249,950 Westways 0171 792 2167

CHISWICK W4 Architect des. Refurb to excep std inc roof, windows, gch, rewired, h'wood flrs. LV light. 2 beds, lux bath sep shwr, balc, 24ft recep, 16ft k/b room, s/s oven & hob, 16ft conserv, landscaped gdn, Freehold £235,000 0171 487 3596.

LITTLE VENICE/Maida Vale. The specialist local agents. Vickers & Co 0171 289 1692

HOLLAND PARK New built house 3 bed, 2 bath, lounge, garage, F/H. £315,000. 0171 724 9919

MARBLE ARCH Bryanston Ct, 3 bd, 2 bth, study, clkrm, 24 hr port. £359,500. 0171 724 9919

OXFORD GDNS W10 2 bed grnd floor garden flat £165,000. Finlay Brewer 0171 371 4171

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BROOK GREEN Bolingbroke Rd W14 4 bed 2 bath family house. W. facing garden, gge £370,000 Finlay Brewer 0171 371 4171

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هكذا من الاعلى

Katherine Bergen retraces her schoolgirl steps and discovers a Georgian country house complete with its own thatched dairy

007 and a pool likely to thrill

The huge drawing room is decorated in a risky Battenburg cake combination of pink and yellow, but most visitors find the effect elegant rather than sickly

DES JENSON

The rhododendrons and redbrick monoliths which characterise Ascot and its environs have a peculiar effect on me: I spent my schooldays there and, albeit a happy time, each mile that took me away from home in London towards my boarding school was a painful one. Recently, under a lowering sky and feeling a little nostalgic as I drove past the sweetshop I once visited every Saturday, I was not prepared for the shimmering white vision that greeted me in Sunninghill.

The Cedars, so-named because of the trees that dominate the garden, is a Grade II listed Georgian house. Most of the other houses in the area are Victorian or Edwardian and this is a striking exception, though the house is not seen to its best advantage from the front because it can be approached only obliquely from the side.

The use of wood throughout the house almost dazzles the eye; the Swedish owners are clearly lignophiles. To the left and right of the marble entrance hall, from the drawing room through a dining hall and into the sitting room sweep yards of elaborate parquet flooring.

The drawing room, a formal room of ballroom dimensions, is decorated in a potentially risky Battenburg cake combination of pink and yellow. Somehow, with the lofty ceiling and long windows at both ends of the room, this looks elegant rather than sickly. An astonishing pink 18th-century grandfather clock, by the Swedish clockmaker Ernst, ticks soothingly as if unaware of its remarkable colour.

The dining hall, as the owners call it, is open on both sides. It is ingeniously lit by natural light through a glass dome at the top of the house which shines down through a galleried well on the first floor. The downstairs sitting room, leading directly off the dining hall, is puzzling: although it makes a cosy television room, there is no door you can shut on to the hall. Either diners might have to listen to the television or viewers to the sound of people dining.

This is compensated for by an alternative sitting area upstairs. The owners have furnished the huge landing as a family room, making the best use of this often ignored area. The six bedrooms radiate off this area.

I was especially taken with the bathroom to the master bedroom. The matching suite, including a vast bath with Jacuzzi, was the exact colour of good claret. In fact, most of the bathrooms had adventurous colour schemes. Another I liked had smoked blue glass mirrored tiles.

The owners admit that their taste for wood and light has much to do with their nationality. There are no dark rooms in this house: even the smallest of the bedrooms, used as an ironing room, has windows on two sides.

The back of the house is more imposing than the front, a fact which has not escaped the estate agents, who have photographed the rear for the sale brochure. There is something of the White House about it from this angle. I would not have been surprised to see Socks the First Cat climbing one of the Lebanese cedars, or Chelsea, the First Daughter, playing on the hard tennis court.

When you step from the garden into the Victorian-style conservatory, which houses the indoor pool, you are confronted by the large image of a shark in the deep end with the best known numerical sequence in modern literature, 007, emblazoned on its head. This might unnerve the younger or untutored swimmer. Sadly, the owner could not account for the image, shrugging that it was a conceit of the previous owner. Never mind, this is one of the few private indoor pools I have seen deep enough for a diving board.

For those who, like Marie Antoinette, enjoy playing milkmaids there is a charming thatched dairy in the grounds. The unfortunate queen would have loved this pretty building with its Gothic windows and stained glass.

A stream runs beneath the dairy, keeping it marvellously cool, and decorative ramshead medallions lend it a Dionysian touch. The family use it to serve food for garden picnics.

The owners, who are selling the house after 13 years there, because their children have grown up, recount how on their arrival they were visited by the vicar from the church next door. Making what he assumed to be light conversation, he told the newcomers that their front garden had once been part of the church's burial ground.

But this is not a house of shadows. The endless large windows give the interior a kind of crystalline light that painters such as Vermeer would have swooned for.

● *Agents: Savills (0171-499 8644), Knight Frank (01344 24732).*

HOUSE OF THE WEEK

The Cedars, Sunninghill, Berkshire ● **Price:** £3 million
● **Shopping:** The owner recommends an excellent fish shop in nearby Virginia Water. Other shops in Ascot and Sunninghill are somewhat unexciting but adequate
● **Schools:** The place is stiff with them, from the young Princes' prep school, Ludgrove, to an assortment of convent schools for girls. Teenaged girls might like to know that Eton College is within easy distance
● **Entertainment:** The Ascot races; Windsor itself for royal watchers; Windsor Great Park for picnics, polo and horse riding; golf courses at Sunningdale, Wentworth, the Berkshire and Foxhills — and, although it quickly palls for many, aviation fans can admire Concorde roaring over this area twice a day

The rear of the building resembles the White House

LONDON PROPERTY

CITY & WEST END

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WC1. Russell Sq. Lge 4 bed mans flat. 3 mins tube. £265,000 Winkworth 0171 240 3322

WC1 1 bed mans block 5th floor, lift, close to tube £99,950 Banbury & Ball 0171 833 4466.

WC2 COVENT GDN 2 bedroom top floor flat, gch, £169,500 Banbury & Ball 0171 833 4466.

WC1 (Opp Chancery Lane tube). 2 bed flat in Victorian mansion block. £132,500. Winkworth 0171 240 3322

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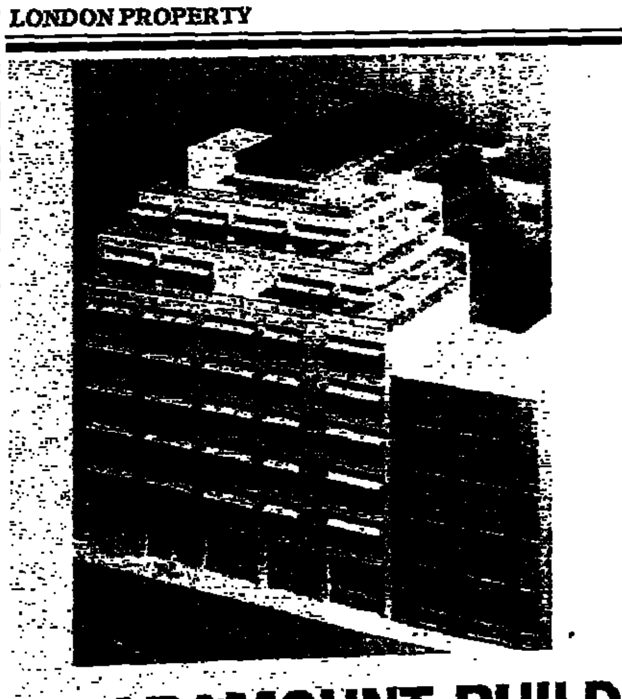
LONDON PROPERTY



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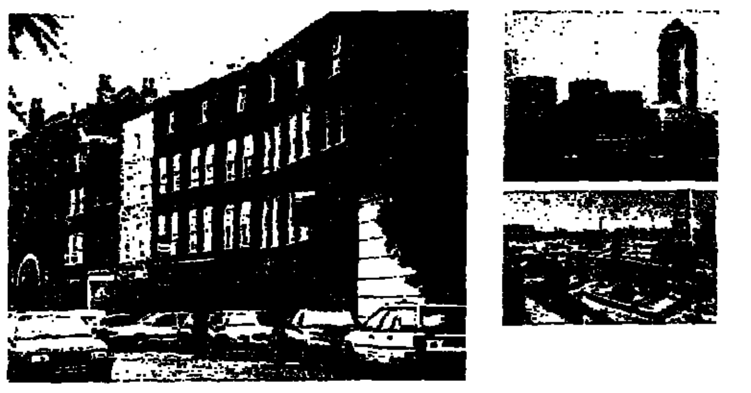

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Ever wondered who lived in your house before you did? Trace its history and you could be in for a few surprises

Who's slept in my bed?

PETER NICHOLLS

Julia Melvin, a professional archivist, at her home, Wysdom House, in Burford, Oxfordshire, which she has accurately dated to 1555

Wysdom House was the home of a Tudor wool merchant

Whether you believe that past owners affect the ambience of your home or you are interested in finding out more about your area, a search into the history of your house can be fascinating.

Every house has a story to tell and a small Victorian terrace house is as likely to have as interesting a tale as a stately home. It is also possible that you will find some unexpected similarities to the former owners. My brother was surprised to learn that another John Blake had lived on the site of his house 200 years before him.

Julia Melvin, a professional archivist and a local historian, says: "When you research it is important to look at your house in context. It's helpful if you can find out about rail and road developments of the past and the trades that were prevalent in the region. These provide pointers to the rough date of your house."

Manchester is an example of an area where housing has grown hand-in-hand with its 19th-century trade. Before American independence it was so small that it did not have its own MP. The city's success was largely due to its trade with America and the industries such as cotton processing that developed.

You may find that your area has undergone a complete social change. Some of the most beautiful residences in London used to house several families living in total poverty under one roof. Notting Hill has relatively recently become a desirable area. Its substantial houses were developed for affluent residents, but the Victorian developer went bankrupt and the streets became slums.

Mrs Melvin has recently moved into a Tudor house in Burford, Oxfordshire. "My new home has been easy to research as its history is well-known in the area. Before we bought it I was told that it was built in 1555 by Simon Wysdom. Burford owes its wealth to wool and Mr Wysdom was a successful wool merchant who endowed the famous Grammar School, and whose name occurs on every other building up and down the High Street. These details were confirmed when we found the date 1555 carved into the panelling on the dining room wall along with the cypher SW. It was like finding your title deeds engraved on the wall."

A local library will provide much of the information you need if you want to do your own research. Alternatively, you can commission a house search. In either case you should be able to build up a clear history of your house, including names of past occupants, their trades and a history of your area.

Before beginning a search it is important to put an approximate date to your house. Is it part of a 1930s development, 18th or 19th century? If you are not sure, this information will probably be available on your survey or title deeds. A good starting point is the local record office. This is usually attached to the public library. A look through the rate books will provide the names of previous householders. The rate books are logged by street name and number and are usually supplied on microfilm.

Another interesting source of reference is the Victorian census returns, which were compiled every ten years from 1841. These can provide a wealth of information on your house, including names of residents, their relationship to the householder, occupations and sometimes details of any lodgers. These records make fascinating reading and you may well find previous owners with obscure trades such as brush finisher, watch-hand finisher or feather dealer.

The county record office will give you further information on your area and possibly on past owners of your house. The office records information of county interest along with details of the influential people of the area.

A central public library will usually hold volumes of Victorian photos and books about your area. It should also have county directories, land tax assessments and electoral registers. The British Library, Somerset House and the National Newspaper Library at Colindale, northwest London, may all prove useful in your search.

On Tuesday, March 4, BBC2 begins a six-part series *The House Detectives*. The three "detectives" are David Austin, a specialist in medieval matters and a landscape archaeologist; Mac Dowdy, a Cambridge architectural historian; and Judith Miller, an interior design historian. Each week they descend on a house to uncover clues to its origins. Along the way the team encounters concealed cellars, blocked-up smugglers' tunnels and a medieval manor hidden in the heart of a Georgian house. The series is accompanied by a book, *Be Your Own House Detective* (BBC Books, £16.99, published on March 20) which provides ideas on how to gather information from your house and the surrounding area.

If you do not have the time or patience for a search, Sara Van Loock, an independent researcher, will investigate your house history and provide details as far back as records will allow. About a third of her clients are businesses and the rest private homeowners. "Most of my commissions are from clients who have lived in their house for many years and love it, or they are newly arrived in an area and would like to learn a little local history to feel at home," she says. "I think it gives people a sense of belonging to see how they are the latest in a long line of occupants and to realise that they too are part of history."

Ms Van Loock usually starts from the present owners and works backwards. "There are always pitfalls, such as street name and number changes, and delightful local subtleties with property names such as Old House, Old House Farm and Old Farm House, which may or may not be three different properties. I use many standard sources for research, but I also have a collection of dictionaries of violin-makers, painters, architects and cricketers among others. The more obscure the reference material the better." Some fascinating stories have been uncovered during her research. One client was disappointed to learn that his house had been occupied by one of James II's mistresses, rather than by one of Charles II's. Another, a shoe manufacturer, was delighted to discover that the first occupant of his house had been a shoemaker.

Perhaps the most romantic story was at a house in Queen Street, Mayfair, London, which was discovered to have been the home of George IV's nephew Prince George and his secret wife, the beautiful Drury Lane actress Louisa Fairbrother. With her tumbling black hair and swan-like neck, she had many admirers. A print of the 1840s shows her as Sinbad the Sailor, in white tights, false moustache and beard, with a scimitar thrust into her belt. She had no aspiration to become a duchess and on her marriage gave up the stage and lived quietly in Queen Street under the name Mrs FitzGeorge.

Ms Van Loock has discovered the occasional murder, but only rarely encounters ghost stories. She did, however, resolve a mystery for one family who commissioned a house search. The house had been occupied by a Quaker family and one of the daughters fell in love with a Methodist preacher. When forbidden to see him again, she climbed out of the bedroom window and they eloped. The couple were happily married and eventually reconciled with her family.

The present owners of the house were delighted to be able to identify the shadowy figure of a girl in Quaker dress they sometimes saw in one of the bedrooms. They also believe it may explain why one of the outside walls appears to shake if you lean a ladder against it.

JOYCE BLAKE

● *For further details on commissioning your house history contact Sara Van Loock, 4 Queen Square, Brighton BN1 3DF (01273 731319). For central London properties there is a fee of £77. Country properties cost £350 plus expenses.*

PROPERTY NEWS

■ MORE buyers are looking to move out of London, or at least find a weekend retreat, according to Cluttons in Oxford. It reports that half of all inquiries for two Grade II listed conversions at Barcote Park, near Buckland in Oxfordshire were from migrating Londoners, and half from those in search of a weekend bolthole.

■ BATTLE House, once home to Leonard Raven-Hill, the early 20th-century *Punch* cartoonist, is for sale. Many features of the Grade II* listed house in Bromham, Wiltshire were featured in *Punch* cartoons of the period. The eight-bedroom house was also home to the 19th-century historian Sir William Napier, and is built on the site of a 13th-century priory. Guide price £1.2 million. Contact Savills on 01225 444622.

■ COUNTRY house prices are expected to rise by 8 to 12 per cent this year, according to Knight Frank, with total increases of up to 25 per cent by the millennium. The agents also report that 84 per cent of prime country properties were purchased by UK buyers, compared with 68 per cent in 1995.

■ FOXTONS is advising buyers in Battersea, southwest London to move fast because demand is high. Last month it marketed a three-bedroom cottage at £185,000. Within six hours 21 people had viewed the property, and the next day an offer of £200,000 was accepted.

AMANDA LOOSE

The moveable minefield

The cost of moving house can vary enormously

Last year we moved from a huge Georgian rectory in Lincolnshire to a woefully smaller house in Surrey. We got three quotes. Pickfords said it would cost £4,260, Wilkins & Sons in Surrey said £3,997.40 and Smeeton Panton in Lincolnshire £1,912.50.

The difference in price was astonishing. What's more, Pickfords wanted to charge an additional £453.60 to insure the move, but Smeeton Panton only £150.

We took the lowest quote and nothing was broken, nothing went missing and the removal men kept to the timetable they had outlined. They also managed to rearrange the delivery and put things into storage for us when our builders let us down.

There is no easy explanation for the difference. Smeeton Panton told me that they once lost business to Pickfords "as on that occasion we were twice as dear".

Pickfords were equally bemused. The whole thing seems a lottery and firms seem to be working in the dark. The difference in price had nothing to do with popular moving dates, or return loads, as we had not specified an exact date. A spokesman for the British Association of Removers says: "I am amazed at the fantastic difference." He was of the view, however, that the underbidders had "thrown away £1,500". BAR recommends getting two or three quotes. In our case, if we had stuck at two, we would have paid £2,000 over the top. Another thing we didn't realise at the time is that we could have gone back to the original firm and negotiated. It is entirely acceptable to ask your preferred remover to match the underbidder providing it is a comparable firm. The estimators are engaged in a blind auction. When they can see the other bids, they might well change their own.

Anthony Ward-Thomas of the eponymous London-based removers says that you should not seek a quote over the telephone. "The estimator ought to see for themselves what is involved. The quote should give a breakdown of how the move will be handled — so many men to pack on the first day, so many the second — so you can see what you are paying for.

"A classic London four or five-bedroom household making a two-mile move will cost about £1,000 to £1,600 and take two days. If you are moving 100 miles you will need three days and it will add £500 to £700 to the bill."

You judge the firm by their estimator. He has got to be on time, he has to listen, make a sensible moving plan at a good price. Mr Ward-Thomas says: "If you are particularly worried about grandma's desk then say so, and it will go down on the worksheet. Then when you open the door to the removal crew on the fateful morning, the crew captain will say, 'Now show me grandma's desk', and by the time he has lovingly wrapped it up, the house owner's fears have evaporated.

"The customer's anxieties build up to the boil," says Mr Ward-Thomas. "After all the tensions of the buying and selling process, the doorbell rings and that pent up emotion focuses on the removal men on the doorstep.

"Properly handled, the anxiety should easily dissipate as the move smoothly gets under way," he says.

DIXIE NICHOLLS

GOOD MOVES

- ■ Get three quotes from reputable removers then go back to your preferred mover and ask them to match your lowest offer.
- ■ Use a member of the British Association of Removers (0181-861 3331).
- ■ Move midweek, you often get a better deal.
- ■ The estimator should visit and you should point out any concerns then.
- ■ Get rid of everything you can before the move and run down freezer stocks.
- ■ Put fragile items you want to take with you in the car before the removers arrive.
- ■ Give the removal team a spare key to the new property, show them the kettle, tea and biscuits. Don't hover.
- ■ Know where the main furniture will go in the new house and give the crew captain a plan. Designate a room for things that you will have to organise later.
- ■ Ensure that boxes are properly labelled.

- ■ Check wrapped pictures and fragile contents as swiftly as you can, especially after storage. Most insurance policies allow you only a few days to make a claim.
- ■ Tipping. You don't have to but £5 a man is okay and £10 is very good news.
- ■ Keep calm, only about 5 per cent of all moves ever experience any real problems.

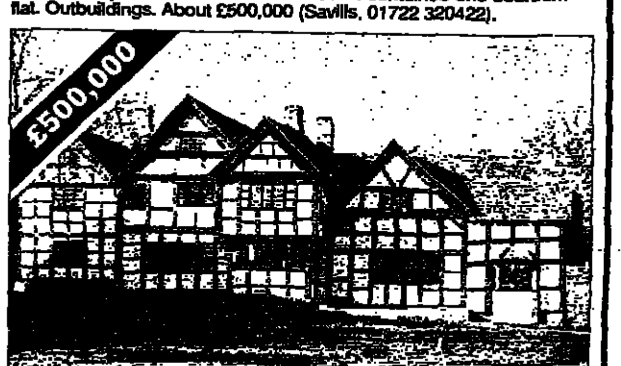
SAD MOVES

- ■ One firm had to move everything in the pouring rain from one removals van to another on the A30 because the van had broken down.
- ■ Removals vans are stolen about six times a year. The thieves are after the van, which can cost up to £140,000. They end up full of stolen cars in Bulgaria or Romania.
- ■ One family had 14 people to dinner the night before the move and left the washing-up to the removers.
- ■ A household received regular invoices for their goods in store. When they went to collect them the warehouse had burnt down.
- ■ A couple moving from London to Hampshire found the removers did not turn up because they both thought the other had confirmed the booking.
- ■ A removal crew who went to the wrong King's Road in London. They were let in by a non-English speaking cleaner and had loaded half the contents before the mistake was discovered.

FOR SALE

AROUND £500,000

WILTSHIRE
Old Rectory, Codford St Peter, Warminster. Grade II listed 17th-century house with three-quarters of an acre of part-walled gardens, in a Wylye Valley village. Five bedrooms, three bathrooms, two attic rooms, drawing room, dining room, morning room, study, conservatory, kitchen/breakfast room. Self-contained one-bedroom flat. Outbuildings. About £500,000 (Savills, 01722 320422).



HEREFORDSHIRE
Luntley Court, Dilwyn. Grade II* listed half-timbered 17th-century house with 35 acres of grounds in an unspoilt rural setting. Six bedrooms, four bathrooms, three reception rooms, study and domestic offices. Listed dovecot and traditional outbuildings with self-contained one-bedroom flat. About £500,000 (Knight Frank, 01905 723438).

OXFORDSHIRE
Warren Farmhouse, Thames Lane, Culham. Traditional farmhouse with four acres of garden and paddocks. Five bedrooms, two bathrooms (one en suite), drawing room, dining room, sitting room, kitchen/breakfast room and cloakroom. Coach house, stable block and barn. About £475,000 (Knight Frank, 01865 790077).

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THE TIMES

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IF you like deserted beaches by the light of the moon, log fires & red wine, Brief Encounters with Bach 2, a bit of madness in your chaos, & are 48-60, please reply to this elegant sophisticated lady. Surrey based. Photo plse. Box 3463 ✍

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WANTED: 6ft plus, good looking, athletic, intelligent, witty, multi millionaire, for Oxon based, mid thirties normal girl with GSOH, small son and own business. Will settle for solvent, 6 ft plus happy chappy with positive outlook and no vices. Reply to Box No 3461 ✍

WARM, affectionate Caucasian lady seeks tall caring man 50-65 N.S. who enjoys travel, home & garden, love & laughter. Surrey. Pls Reply Box No 3583 ✍

WARM, caring attractive lady, late 40's, down to earth wishes to meet kind, caring gentleman. Oxon based. Box No 3528 ✍

LADIES

WARWICKSHIRE lady, 47, attractive, slim, financially independent, seeks sophisticated, successful, unattached gentleman. Reply Box No 2832 ✍

WHAT a waste of a great woman! Recovering long enough, I am warm, bright, sensitive, 39ish, good looking, blonde, slim & curvy; have my own mind & a quiet confidence but open & vulnerable too; prof in the arts, I enjoy laughing & being both energetic & earnest. You are a fit, funny, 40ish, unpretentious, child friendly with equal abundance of drive, integrity, & generosity of spirit + good looks & NW base. Act now,save us both! Photo. Box 3510 ✍

WIDOW 64 small, slim, Convent and University educated, living in Northants village, N.S. WLTM male companion similar background. Further details and photos to be exchanged. Box No 3585

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SULTRY Asian beauty with brains (30) looking for sincere attractive professional man for friendship, possibly romance. Please Reply to Box No 3383 ✍

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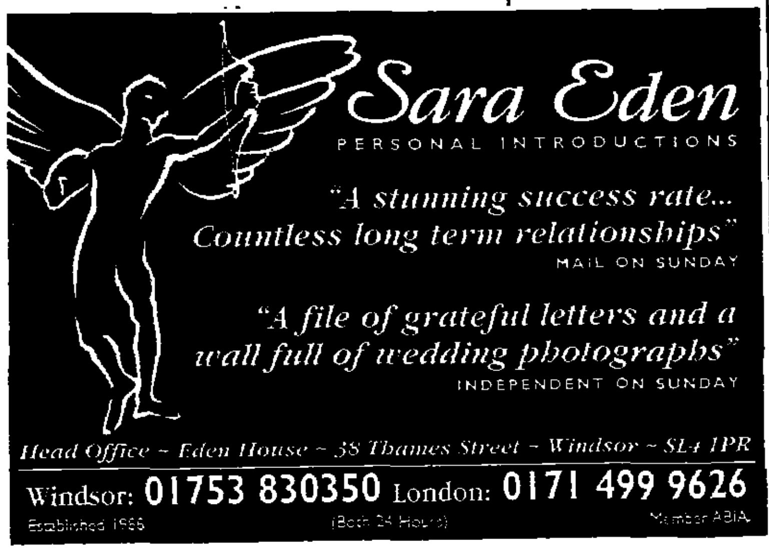
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ENGLISH guy mid 40's N/S single seeks gentle girl 25-35 (interested in Asian culture & arts?) for total relationship. London /SE. Photo plse. Box 3513 ✍

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EXTREMELY affluent, Oxford educated company director, cultural tastes, very relaxed, 40's, 5'9", slim, fit, no offspring, seeks glamorous lady (no children) 28-45 for marriage. I live in Mayfair but will willingly travel anywhere. Must appreciate fine food and wine. Photo please. Box 3470 ✍

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GLASGOW SOUTH. Good looking guy 6'-0' tall, good build. Been abroad own business. Seeks very attractive slim 30-36 year old. Photo please. Box No 3396 ✍

GOOD LOOKING, single, successful, stylish London business man mid 30's with bags of humour seeks 20-30 Miss Attractive to spoil & to share fine things in life. Possibility to proceed further to loving couple stage is not excluded. Photo & letter with 3 searching questions insures reply & a night out. Reply to Box No 3465 ☎ ✍

GREATER LONDON Now career behind him, unpretentious kind warm man with sparkle, charm and integrity, a velvet-voice, big smile and eyelashes, a good listener, tall bald n/s, values his space but wants chemistry of shared serenity, conversation, laughter and cuddles plus passion in true relationship with lady 50+. Please write + tel. Big eyes a bonus! Box No 3445 ✍

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SATURDAY RENDEZVOUS

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GENTLEMEN

MILLIONAIRE businessman, late 30's, considered attractive, blue eyes, brown hair, 6 ft seeks prospective partner. I have the country house, luxury car, plane but need to share the good times & finer things in life with an attractive, slim, intelligent, articulate woman 24-35 without ties. I'm serious about the quality of my life and relationships but still have a wacky sense of humour. If you are a high achiever with your feet still on the ground & like candlelit dinners, foreign travel, weekends away & bubbly in bed, I want to meet you. Picture essential for reply. Please Reply to Box No 3450 ☎ ✍

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GREATER LONDON Now career behind him, unpretentious kind warm man with sparkle, charm and integrity, a velvet-voice, big smile and eyelashes, a good listener, tall bald n/s, values his space but wants chemistry of shared serenity, conversation, laughter and cuddles plus passion in true relationship with lady 50+. Please write + tel. Big eyes a bonus! Box No 3445 ✍

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IT couldn't have been a better evening - you certainly were no Mystic Meg or wrinkly - but a independent and intelligent blonde 40 something. We finished the Chablis, agreed to meet again to discover Paris - you left the scent of passion in the air - if it hasn't happened to you yet, it could with this optimistic, tall, N/S romantic, sensitive yet successful male. Photograph essential for a response. Please Reply Box 3423 ✍

SATURDAY RENDEZVOUS

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A VET WRITES

Q My budgie, Clarence, developed scabs just above his beak. Now I can hardly see the colour of the blue patch where his nostrils are and which tells me he's a boy, and it is spreading on to his beak. What should I do?

A I suspect Clarence has scaly face, caused by a mite called *Cnemidocoptes*. Treatment involves painting the lesions with a parasiticide prescribed by your vet. To prevent reinfection wash the cage, perches and any toys or feeding dishes he has rubbed against. It is not life-threatening, but untreated scaly face can lead to beak deformities.

Q How can I protect my poultry from foxes? One has just killed a lovely cockerel — the tenth in two years. There is a 6ft fence around most of the garden but in one or two places there is only trellis, and this fox knows his way in. I have heard of liquid sprays that repel foxes, and someone told me an electronic sound machine would keep them away.

A The only certain way of protecting your birds is to destroy the fox. A pest control firm may do this or a helpful gamekeeper. I have little faith in sprays or supersonic sounds. Electric mesh fencing might be effective. It is low voltage and there is no danger to people or animals. A fox-proof enclosure, with a roof, needs heavy-duty mesh buried at least 1ft foot into the ground — foxes can dig. This is not cheap and your poultry will no longer be free-range.

Q My young son has been offered some Indian stick insects. He is keen, but he is ten and his mother will be left in charge when his fancy moves elsewhere. How much trouble are they?

A Indian stick insects are relatively trouble-free. Keep them in a warm room in a tall plastic container with a mesh top to allow ventilation. They eat privet. Put some twigs in a jam jar of wet sand so the leaves will continue to grow. Make sure the twigs are long enough to allow twice an insect-length "free fall" space beneath them. This ensures that the dead skin falls away when the stick insect moults. If the old skin adheres it can cause leg or body deformities.

JAMES ALLCOCK

● *Readers should write to The Times Vet, Weekend,* The Times, *1 Pennington Street, London E1 9XN. Advice is offered without legal responsibility.*

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IMAGE BANK

Babies are being treated for obesity with low-fat, low-cholesterol diets that can cause growth problems

Why we need the fats of the land

The fashion for low-fat diets that is sweeping America is making health addicts ill, reports Lois Letts

When *Big Night*, the surprise hit film featuring a pair of Italian brothers preparing a feast, was released last October, American cinema-goers lapped up its orgy of epicurean delights. Here were the forbidden fruits — the saturated fats, the goat's cheese, the prosciutto, the focaccia, the roast pig — that America in its rediscovered puritanism has outlawed.

American food has hit an all-time low of reduced-fat respectability. The country is gripped by a food fascism that reaches out to every newly-arrived ethnic group and turns their cuisines into a low-calorie, homogenised American version of Italian, Mexican or Chinese.

The cause of the low-fat fashion is plain to see. About a third of Americans are obese and, as Americans become fatter, their bogeyman has become fat. Because Americans have been told to reduce fat in their diets, they shun it completely and even give their babies low-fat milk.

The result of this supposedly healthy eating, far from making Americans fitter, has apparently made them ill. Doctors and nutritionists are seeing cases of what is termed, in English medical schools, "muesli malnutrition" — because of a gradual starving of the body of some of the essential nutrients and vitamins in fats and oils. The list of ailments makes alarming reading and includes vitamin deficiencies, menstrual problems in young women and, most worryingly, growth retardation in babies.

These health problems are not occurring in low-income family groups who might not be able to afford a good diet, but among the middle-classes: caring mothers feeding their babies, athletes, health-conscious young women.

A low-fat diet, as every psychologist knows, can also make humans depressed. Stephen Manuck, director of the behavioural physiology laboratory at the University of Pittsburg, says that low-fat, low-cholesterol diets have been shown to decrease brain levels of serotonin in monkeys, and make them predisposed to aggression.

In humans, the aggression turns inwards: "Low serotonin has been associated with increased risk of suicide," says Professor Manuck. Jeanne Goldberg, associate professor and director of the nutrition communication centre at Tufts University, Boston, finds the new puritanism depressing: "One of the striking differences between Americans and Europeans is the way Europeans sit down to eat. We have thrown out much of the pleasure of eating. Afternoon tea would never survive here, nor the idea of sitting around after dinner enjoying a cheese course. Americans have this sad approach to their health."

The real culprit, Goldberg explains, is not fat, but the sedentary lifestyles most Americans lead.

In Britain, the passion for low-fat alternatives has shrunk the choices among normal food. One must search hard for the lone bottle of full-fat milk, skulking at the back of the fridge behind rows of lactic impersonators: skim, fortified skim, lactose-reduced and lactose-free. The butter shelves — or where butter used to be — is another depressing story. Every permutation of the "I-Can't-Believe-It's-Not-Butter" spread tempts the health-conscious consumer.

The new puritanism may be damaging children. Dietary Guidelines, issued by the US Department of Agriculture every five years, recommend that children as young as two start reducing their fat intake to the same level as those advised for adults — that is, about 30 per cent of their daily calories.

Fima Lifshitz, who published one of the first studies on American children who placed themselves on diets, thinks this is absurd. At his clinic in New York he treated hundreds of children — including babies and toddlers — who had growth problems resulting from low-fat, low-cholesterol diets. "When you eliminate important dietary components, such as eggs and meat, you do away with important nutrients — minerals like iron, calcium and zinc. Infants are brought to us who are being treated by their parents for obesity." Adam Drewnowski, a dietary expert at the University of Michigan, agrees: "The idea that babies of two can be fed low-fat milk is ridiculous. Children need energy and calories. There is no way you can feed a growing child, whose energy needs are in the order of 3,000-4,000 calories a day, on an exclusive diet of vegetables and fruit." His study on adolescents, published in the *American Journal of Clinical Nutrition* last year, found that low-fat diets among young women were associated with menstrual abnormalities.

"These are not women with anorexia or bulimia. We're picking up abnormalities with diets in which as much as 20 per cent of the calories come from fat. Books which recommend that percentage level in your diet are aimed at overweight, middle-aged men, not women of childbearing age."

Robert Crayhon, nutritionist and author, considers the call to remove fat from the diet to be disastrous. "Fats are critical for brain function, preventing heart disease and for immune function. A study in the *Journal of Arthritis and Rheumatism* showed that you could treat arthritis with fish oil. And for breastfeeding women, it's essential to get fats and oils into the baby. You're building a brain."

Mr Crayhon emphasises the importance of enjoying food. "It's a scientific fact that if you're enjoying your meals, you're absorbing more nutrients from them." He treats patients suffering from all manner of problems with a range of essential fats and oils. "I had one woman coming to me, horribly depressed in the middle of winter. She was sleeping 16 or 18 hours a day. I put her on fish oils and a few other nutrients, and they made an enormous difference. Soon she was planning a party."

British consumers might do well to ignore the culinary correctness from across the Atlantic, and to emulate our French and Italian cousins who would never dream of putting calories before taste.

The dogged trail to Crufts

The long road to be Britain's top dog starts in the village hall

It only takes a friend to tell you your dog has the looks of a champion and you can picture yourself in the dog food televison commercial that appears only hours after each year's Crufts' winner has been announced.

Crufts is in its 106th year, and this year 20,000 top dogs will take part in a series of competitions over four days from next Thursday at the NEC in Birmingham. It might seem a far cry from the charity fundraising dog show in the local village hall, but that is where showing your dog is likely to start.

Karen Bicknell bought Max, a Hungarian vizla, as a family pet eight years ago. "We had no intention of showing him, but my sister-in-law persuaded me to take him to a local exemption show," she says. These are small local shows organised on behalf of a nearby charity, under Kennel Club rules, and usually include fun categories such as "The dog most like its owner".

Exemption shows do not count as part of the route to Crufts but the dogs have to be registered with the Kennel Club to take part and they are useful events at which dog and owner can practise and gain confidence. When Max won, Karen was bitten by the showing bug. And it was not long before her daughters, Kirstie and Susie, were in on the act.

Four years ago, Kirstie and Max competed in a Kennel Club Junior Organisation championship show which they won, qualifying for the final, which is held at Crufts. "Although Kirstie and Max didn't win at our first trip to Crufts, that wasn't important. It was taking part that mattered," says Mrs Bicknell.

Max was then entered in the National Gundog Show, also held at the NEC, where he won and qualified for Crufts. Although any pedigree dog can in theory qualify, the road to Crufts can be very long.

Most people start by joining a local dog club or breed society as these often hold shows for members only, and it is an ideal opportunity to gain experience. Owners should also regularly attend ringcraft classes to learn competition etiquette and handling techniques and the art of catching the judges' eye. Not only must the dog move well and in a disciplined manner, it must be well groomed and immaculately presented.

On paper, it may seem easy to qualify for Crufts: you only have to win a class at a championship show or be made up to show champion. To achieve champion status a dog must be awarded a challenge certificate by three judges at three different championship shows. The Kennel Club decides the number of championship shows held each year and what breeds can take part but the reality is much harder.

The work involved in preparing your dog is immense. Sara Wroe, another Hungarian vizla owner and show competitor, calculates that the serious show competitor will spend up to 120 days a year preparing for shows.

There is also the financial commitment to consider. According to Ms Wroe, this can be in excess of £1,200 when you include travel expenses and entry fees.

Last year, all the hard work paid off for Mrs Bicknell. Her second Hungarian vizla, Isaac (or Fitzwarren Isaac of Szentendre to give him his Kennel Club name), won Best of Breed at Crufts and qualified for a place in the final.

"Just getting to Crufts is a thrill," she says. "Until last year's show the best I had ever done was to come fourth. For that you get a green card. All I ever wanted was the rosette, which you only get if you come first."

BRENDAN MARTIN

● *Crufts is organised by the Kennel Club and runs from next Thursday to Sunday at the NEC, Birmingham. Tickets (adult £8; child/senior citizen £5) are available from the Kennel Club, 1 Clarges Street, Piccadilly, London W1Y 8AB; the NEC box office; or by calling the hotline 0171-518 1012.*

IMAGE BANK

Karen Bicknell with Isaac, her Hungarian vizla, who won best of breed at Crufts

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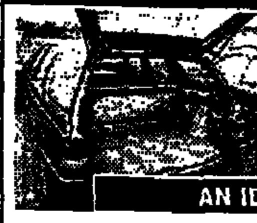

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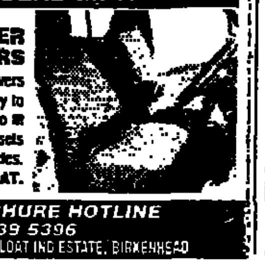

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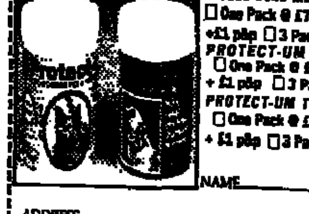

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'Hard times have turned teachers into salesmen for their schools . . . they cannot afford to be as complacent as they once were'

St Swotty's – must try harder

LIFE AND SOUL

GINNY DOUGARY

There's nothing quite like a school visit to make you feel that you've come of age. For months now, we've been dragging our bodies around London to bleak breeze-block comprehensives, once fashionably arty and *outré*, to redbrick townhouses with pupils who look like choirboys and sound like fruity middle-aged QCs, to huge Victorian buildings with high windows and (as we are later informed by the concerned-about-drugs parental grapevine) high pupils.

Our older boy is leaving junior school not this summer, but in the summer of '98. We have been so infected by school-itis, this country's most enduring national neurosis, that we are looking at every half-way eligible secondary school in south and central London — from St Swotty's to Anarchy Grove — a whole year early.

The plan is to make a short list, which will doubtless be as hotly and acrimoniously contested in our household as the Booker Prize in a controversial year, because my husband is implacably opposed to private education and I veer from agreeing with him to thinking that the horribly expensive and horribly elitist St Swotty's would be the best school for our son.

Once we have managed to narrow the field down from a dozen or so to half that number, we will go through the process all over again, revisiting the schools, this time with our son in tow — so that he will have a say, at least, in how he will spend a large part of the next seven years of his life.

It is alarming to be deciding about your child's future, a decision that may scar him or build him for life, but it is also a fascinating process. The first surprise, as you shift around on your uncomfortable chair, waiting for the head to appear, lines of parents in front and behind you, is a dimly familiar butterflied sensation of awe and apprehension. It is amazing that authority still has this tug after all these years. The second surprise is that the feeling evaporates the moment the headmaster walks into the assembly hall. This is not intended to be as rude as it sounds, although none of the principals we have met so far has quite the *gravitas* or steely majesty that I associate with my old headmistress.

Twenty years on, the axis of power has turned, and it is the heads who are trying to impress you, rather than other way round. And, boy, are they trying hard. Their skin actually glistens with the effort of persuading you that it is their school, and their school alone, that will make a brilliant scholar/musician/linguist/sporting hero/leader of men, as well, of course, as a fully-rounded human being, out of your boy.

Hard times have turned teachers into salesmen for their schools. The recession and increased competition have meant that private schools cannot afford to be as complacent as they once were, now that even the middle classes are no longer guaranteed a living for life. Our local school, which both our sons attend, has a fair few parents who wouldn't even have considered putting their children through the state system (I know because they told me so) had the husbands not lost their jobs. The state schools which have opted out — taking advantage of this climate of uncertainty — appear to be targeting the same parents as the public schools. The sales patter is now indistinguishable. Sitting in yet another over-heated hall, we have heard the safe, reassuring, traditional blandishments — a tight ship is a happy ship, the importance of strong pastoral care and, oh yes indeed, a firm but fair leadership, the three Rs flourished in one hand, computer literacy in the other — wherever we've gone.

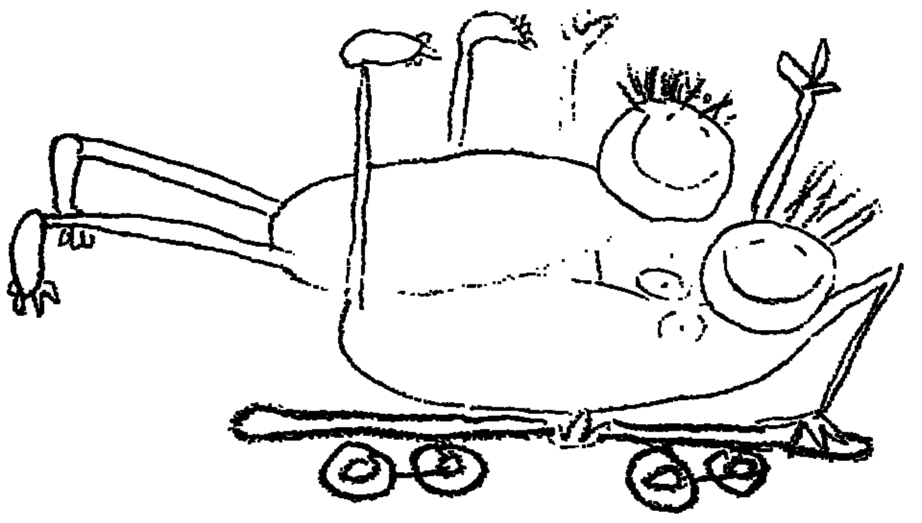
You could be forgiven for thinking the Sixties never happened.

The spiel may be strikingly similar but the presentation is certainly different. St Swotty's, like the airily insoucient types it turns out, doesn't try too hard. Some of the opted-out schools, in contrast, present a bullish, *arriviste* front. They are justly proud of their academic recruits and new buzzy reputations and, by golly, they're going to flaunt them.

One such school, Top of the Pops in the league tables a few years ago and consequently much written about, has pinned glowing tributes to itself to notice boards in every corridor. When you arrive, the teachers line up to greet you. When you leave, they line up to bid you farewell. One half expects them to present their prospectus in a goodies bag or instruct you to "Have a Nice Day!"

Most surprising of all, I think, is the extent of one's anxiety. Or, rather, the batty, irrelevant form it can take. In one school, which otherwise impressed me a lot, all the senior staff looked like they were members of come-back bands from the 1970s.

Do I really want my son to have a head who is a dead-ringer for the lead singer in Mud, was the question which seemed to form itself in my head, and whose deputy could be the bass player in Showaddywaddy? On such weighty matters does the academic future of our son depend.



"People doing it" from Babette Cole's best-selling book *Mummy Laid an Egg!*

MARTIN BEDDALL

Lesley Lamont-Fisher taught her three children about sex at an early age, with the help of an illustrated book, and "they took it all in their stride"

Waiting for the S word

Explaining the facts of life can be tricky for parents, and the questions are coming earlier, says **Jill Parkin**

The facts of life can be tricky for grown-ups, as we found when getting a cartoon book on the subject for this article. My husband picked it up from the bookshop and I shoved it in a drawer away from the children. "Why on earth are you doing that?" he said. Our eldest, not yet five, had apparently read it in the car on the way home and thought it very funny. An obvious fiction, but funny. A warm parental debate ensued.

How you tell children about sex, and when you tell them, has always got people steamed up. Sex is everywhere and many parents would like to get the message across in their way before the child reads a headline about rape, or is told some twisted tale by a friend in the school playground.

Most experts believe the subject should be child-led; in other words, that parents should wait for the questions. But the questions are coming earlier and earlier. We have a generation of children who are assailed with images on television, video and magazines. Aids caused an explosion of condom ads everywhere from airport lounges to public lavatories.

American author Robie Harris wrote *Let's Talk About Sex* (Walker Books £7.99) in 1994 for children aged ten and above. Now she plans a version for children over seven.

She says: "Our kids, whether we like it or not, already have an enormous amount of information and much of it is inaccurate. That's scary. To keep our kids healthy, we have to educate them."

Babette Cole is the author of the hit book *Mummy Laid an Egg!* It has a double-page of potato-shaped people with the words: "Here are some ways mummies and daddies fit together." She says: "You know the children are ready because they start asking questions. Where did I come from? What's that for? Why is that dog doing that?

"You don't want to scare them and you have to know your child. If you have a rather shockable little girl you'll take a different approach from the parents of a little boy who finds the whole thing hysterically funny. When the children are little, it's important to know when to stop your explanations."

Penelope Leach, a child development expert and author of *Baby and Child*, says it's important to answer specific questions. It may be ages before the crunch comes with, "But, Mummy, how does it happen?"

Dr Leach says: "One child rushed into the kitchen saying, 'Quick, Mummy, tell me where I came from. Sarah's wanting to know'. Taking a deep breath, her mother lauched into her long-prepared lecture, watched with amazement by her daughter, who at last interrupted with, 'Mummy, I only said where did I come from? Was it Colchester like Sarah?'

"You do not have to 'get the whole business over' by telling all. It is much better to let the child realise which bits they do not understand and ask for the missing links."

My daughter certainly seems to be taking the softly-softly approach. Having learnt some months earlier that babies grow in mummy's tummy, she asked out of the blue: "Does food keep dropping on the baby's head?" She was told that the baby was in a special bag called a womb. Then she wanted to know if the bag grew with the baby. She has shown no curiosity as to how the baby gets there. And, having read the book, doesn't believe it anyway.

Not everyone waits. For example, Lesley Lamont-Fisher, of Cheveley, near Newmarket, Cambridgeshire, started early with her three children — Dominic, now 13; Nicholas, ten; and Charlotte, seven. "They had a pop-up book to play with as infants," she says. "It had a pop-up penis and a pop-up vagina. They took it all in their stride.

"We kept rabbits, guinea pigs and chickens so that they would see animals mating, egg-laying and babies from an extremely early age. It gave them an understanding of the full life cycle, including death.

"It's best to bring the subject up gently when the children are young, as an extension of what goes on in nature. It's better to introduce it in your own terms than wait until they get a convoluted version from someone else.

"By starting early, and having animals, our children accepted sex as just part of life. But they understood that they knew some things which other children at their school and their Sunday school would know later, so they didn't talk about it."

The Lamont-Fisher children all read Babette Cole's book, which, the author says, is for any age from four to 14. It starts with two parents telling their children a lot of gooseberry bush-type nonsense about babies. The children then tell their embarrassed parents what really happens, by drawing potato people. Because they are childlike drawings, they have the vital bits, but only in the most rudimentary form.

The book's publisher wanted Miss Cole, who has ten horses, three dogs and no children, to draw a book "with lots of animals doing it". "I told him: 'I'm not going to draw animals. I'm going to draw people, lots of people doing it.' " The result is a book that has sold more than a million copies in 29 languages. Sales are poor in America ("too righteous," Miss Cole says), and Italy, though it does well in the rest of Catholic Europe.

There's little danger these days of children growing up in complete ignorance, but sometimes they don't get enough reassurance among the facts. *Where Do Babies Come From?*, by Susan Meredith, gives a biological account of conception, a gentle and brief summary of sex (complete with little red hearts in thought bubbles), and lots of information about babies.

Once they know, of course, it's the end of the funny lines and malapropisms. "Daddy, I saw a boy's peanuts today," a little girl told her father, a journalist on *The Times*. Obviously she had the wrong pop-up books as a baby.

● Mummy Laid an Egg! *by Babette Cole (Red Fox Picture Book, £4.99).* Where Do Babies Come From? *by Susan Meredith (Usborne Starting Point Science, £2.50).*

Ruth Gledhill discovers a welcoming link between St Paul's and Chelmsford cathedrals

Singing its way to spiritual success

ANYONE in need of reassurance about the fate of St Paul's cathedral in London after the arrival of its new dean, Dr John Moses, and the subsequent appointment of St Paul's first woman priest, could do no better than visit his previous cure, Chelmsford cathedral, where he served as provost for 15 years. This was where the Rev Lucy Winkett, the soon-to-be minor canon of St Paul's, was ordained, and another woman priest, who was on the staff for six years, had just left.

With comforting clouds of incense floating from the altar to the ceiling of a stunningly beautiful and spacious white interior, this cathedral stands as one of the hidden glories of the Church of England. And well hidden it is. The dismally few signposts to it, combined with the plethora of ugly office buildings around it, defy all but the most determined visitor.

Once inside it is clear that the fight against the foe of secularism is being won. An intensive programme of Christian activities and the commitment of the regular 200 Sunday worshippers means that, try as it might, Essex cannot ignore this font of religious activity in its midst.

"Compassion and forgiveness belong to the Lord our God, though we have rebelled against him," read the acting provost, Canon Timothy Thompson, after the choir and clergy processed into the nave. Readings from 1 John and Luke's gospel were followed by the sermon, when Canon David Knight pointed out that the full moon just past was the last one before the Paschal full moon, which annually determines the date of Easter.

Canon Knight spoke of the importance of recognising godly opportunities. Most people did not experience God as a "big bang" but in the small things in life. "There tend to be lots of little *kairos* moments, little impacts, where the Holy Spirit gets through, where we recognise God, pulling us up short, helping us to grow," he said.

Such a moment had occurred in his life that week. "I spent half a day trying to unblock a pipe in the washing machine. I recognised the simplest way and picked up the phone. God eventually got through."

The washing machine fixed, we moved on to prayers, including one for "an end to conflict and division in the world and for those at war with neighbour, friend or with themselves."

Underpinning the service was the singing from the choir, in purple lenten robes and immaculate white surplices. Dr Graham Elliott, a Master of music, is attempting to provide the daily sung services that visitors expect from a cathedral. Chelmsford, formerly a parish church, does not enjoy the endowments of the old-foundation cathedrals and has never had its own choir school, even though it serves a diocese with one of the biggest populations in the country.

When Dr Elliott joined the staff 15 years ago, services were sung at weekends only; now he is up to five or six days a week. A music appeal to provide bursaries for the choristers has reached £1.2 million.

Of the 12 men who sang for us, seven were choral scholars at Anglia University, receiving bursaries of £1,000 a year. The 18 boys are drawn from three local state and private schools.

We left reflecting that the diocese, town and cathedral might be born of the 20th century, but that the cathedral somehow provides a vital, ineradicable link between secular modernity and a more religious past, remaining true to its Anglican identity in the unjustly maligned county of Essex.

● *Chelmsford Cathedral, Guy Harlings, New Street, Chelmsford CM1 1AT (01245 263660).*

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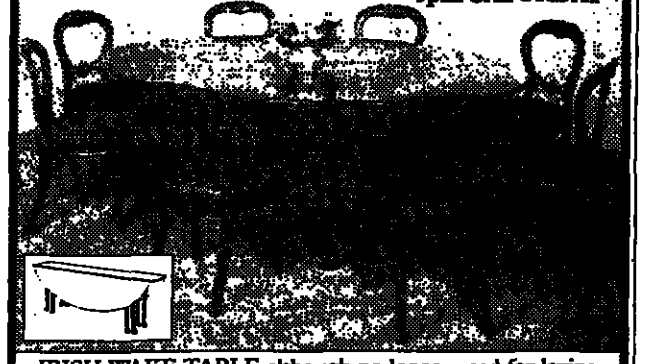

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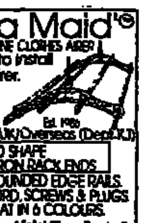

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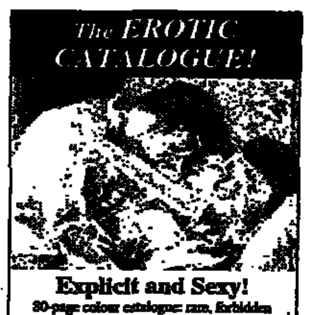

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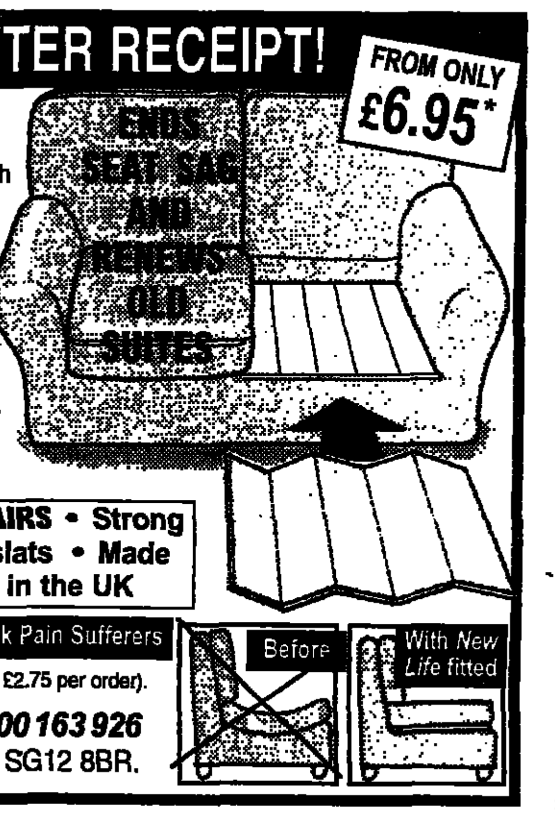

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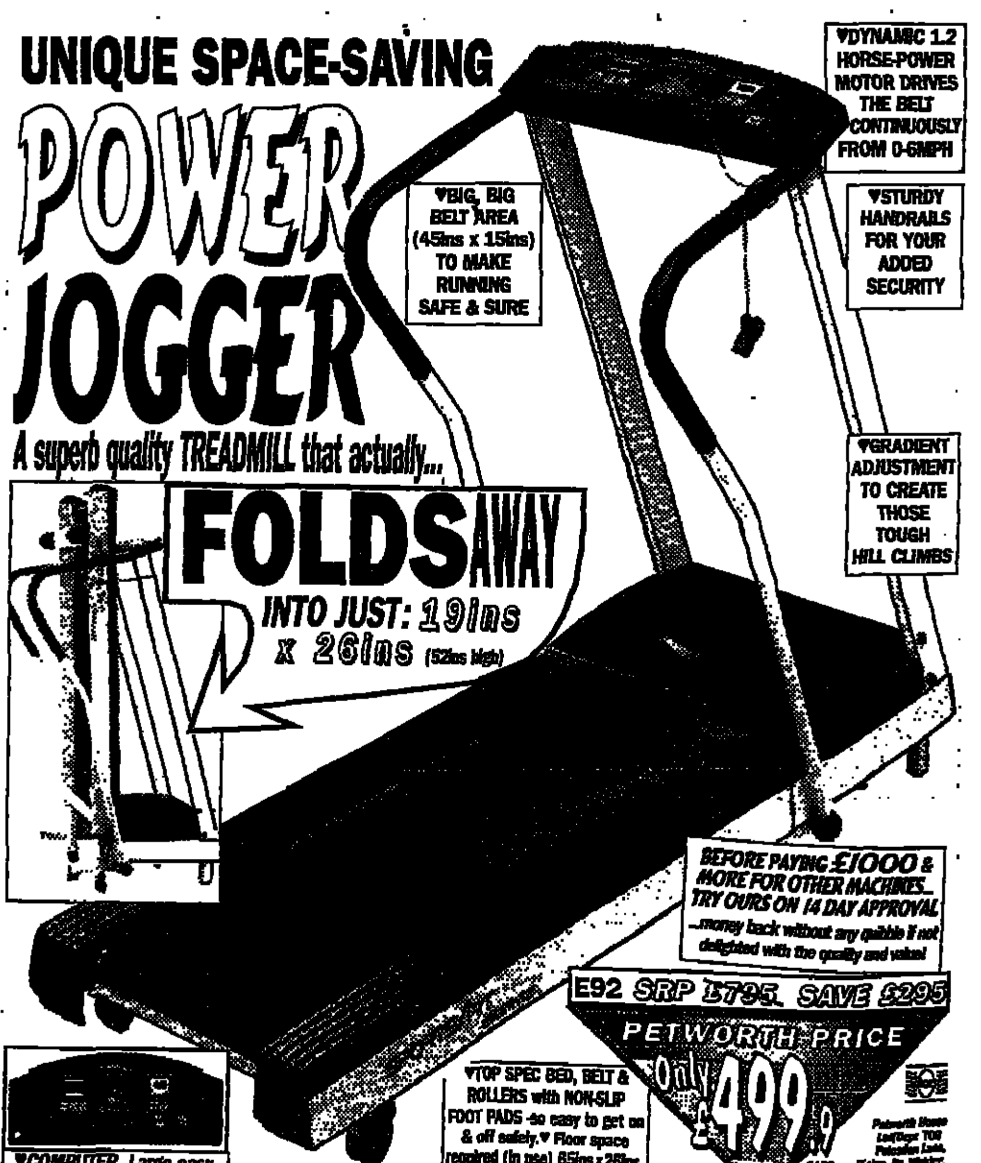

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This month readers say happy birthday to the Town and Country Act, attack rural town planners, and praise an ecological lavatory

WORLD PICTURES

The rural bliss of Eardisland on the river Arrow in Hereford and Worcester. But with many villages becoming commuter settlements, bolt holes and retirement enclaves, isn't it time to bring them up to date as part of a national policy?

Let's inject new life into our villages

DOWN TO EARTH

PAUL HEINEY

Show me another postbag as rich as mine: everything from considered thoughts on the Town and Country Planning Act, through the strangulation of the small market town to a photograph of the writer's daughter on her way to the most ecologically sound outdoor lavatory ever designed. Thank you.

By coincidence, two retired gentlemen, who had the fate of large chunks of rural Britain in their hands, have written. Alan Williams, of Clungunford, Shropshire, was a planner, and Jeffrey Stansfield, of Ipswich, Suffolk, was a county surveyor.

Mr Williams makes the point that this year marks the fiftieth anniversary of the Town and Country Planning Act and, while not suggesting this should be celebrated by a millennium-style party, he does think it marks the ideal moment to review it: especially the way it operates in rural areas. He writes:

"*. . . it has been a privilege to witness the effects over the ensuing half century. However, it seems to me that the 'country' part of the Act has remained largely unfulfilled, apart from mainly negative control. The* raison d'être *of our villages has disappeared. Many villages have become commuter settlements, bolt holes, retirement enclaves bereft of shop, pub, post office, school, decent bus service or even regular church services. Is it too much to hope that we shall celebrate this fiftieth anniversary by undertaking a positive review of our present and future rural settlements, bringing them up to date, injecting new life, facilities and work opportunities, all as a matter of national planning policy — without over-reliance on the National Lottery?*"

Clearly rural planning is much on the Government's mind at present. Hasn't it just made it much easier to build your own stately home? Potential palace builders, who at this moment are raising a glass of champagne to the Environment Secretary while drawing up the plans for the West wing, should be warned that shopping in rural areas is not what it used to be. Unless they are not averse to pushing trolleys around supermarkets (sorry, no Club Class trolleys yet available, but Sainsbury's is probably working on it) they will find it increasingly difficult to exercise any choice in the matter of where they shop.

I raised this point a couple of weeks ago in the context of a battle about to rage in our local market town, where an out-of-town supermarket is planning to give a special-offer-kiss-of-death to the livelihoods of a handful of local shopkeepers.

Barry Vaughan, of Kingsbridge, Devon, does not mind at all — not that he is against the shopkeepers, it is the local planners he objects to. It is his view that the future of Britain's small towns and villages lies not in the hands of the shoppers but with the people who run the towns. He writes:

"*They will have to ensure that such places [market towns] are not purposely hostile to people. I wrote to Marks & Spencer two decades ago giving them my fullest support for opening a new out-of-town store. I told them I was sick and tired of the continual harassment over the parking of my car. So, for many years, my four wheels have travelled several miles out of town, where I can shop with peace of mind. One day it will dawn on the town's shopkeepers what is wrong. Until then I am off to M&S.*"

My guess is that shopkeepers in small rural towns know only too well that they are throttled not by competition but by local government red tape: and bound hand and foot by yellow lines and deprived of the oxygen of custom. Which brings us back to planners. I suggested that one way forward for the countryside, helping it to some imagined idyll where horses could safely plod the roads and speeding cars would go elsewhere for their pleasure, was to let the roads crumble. Were potholes the countryside's greatest defence from invasion? Country dwellers learn to live with them; visitors who prize their car suspensions will, instead, join Mr Vaughan for a day out in the M&S car park. Jeffrey Stansfield, a retired county surveyor, writes:

"*Potholes were the blight of my life in the mid-1980s when nearly every minor rural road erupted in a countywide rash of potholes. I was given £2 million to spend immediately and over a period of time the extent of the problem has been much reduced, but not entirely eliminated. Potholes, like Topsy, tend to grow in size, and in a very short time the ingress of water into the road foundations would eventually cause complete collapse of large areas of carriageway. This would cause even the most ardent conservationist apoplexy.*"

Not Celia Turner, of northwest London, who writes:

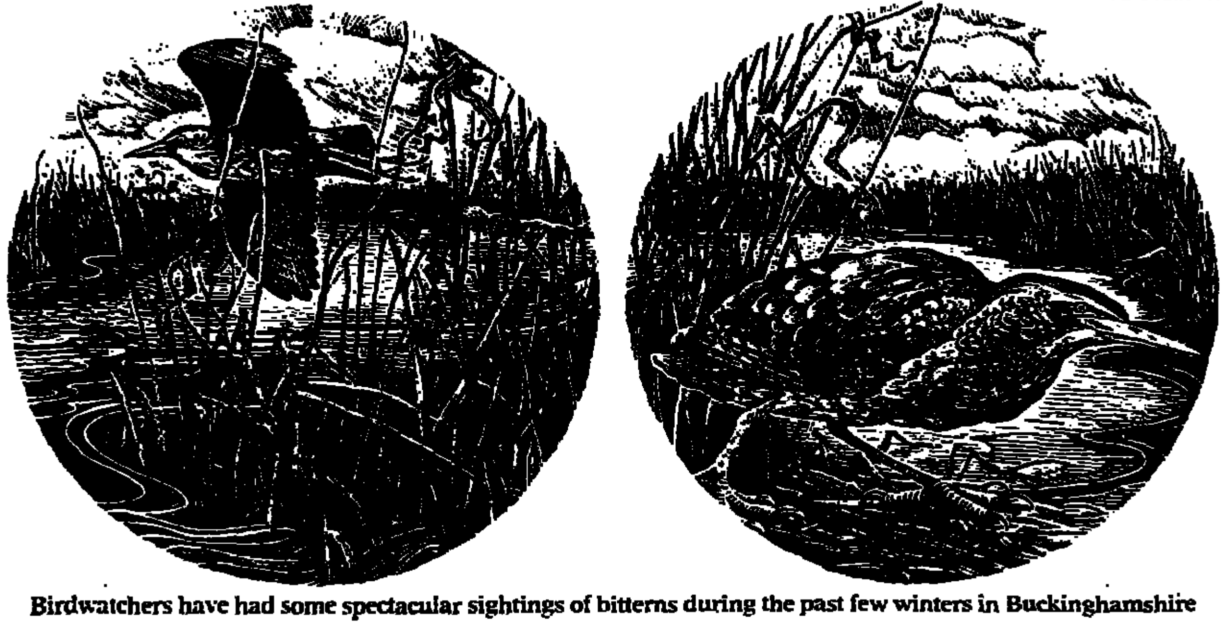
"*Your idea of leaving lanes unpaved to slow down traffic is an excellent one, which works. When I was a small child in the 1960s we lived in an unmade residential village lane. We children were safe from traffic as cars could travel no faster than 7mph and you heard them crunching along well before you had to stand back. Then it was paved and traffic speeds increased up to 20mph, dogs were put on leads and we never felt safe again. I also suspect that denial of a swift getaway deterred burglars.*"

And now the final word on privies, outdoor lavatories, the restoration of which has been part of our modest campaign in recent months. Jenefer Slater, of Budleigh Salterton, Devon, sends me a cutting from a magazine in which her daughter is photographed next to a structure not unlike something the road protesters Swampy and Animal might build. There are lots of branches, tree trunks and canvas. The caption says: "Another satisfied Treebog customer."

The smile on the girl's face says it all. I will spare you all the details but the principle is ingenious. The Treebog is, in effect, a carefully managed compost heap, the nutrients produced serving to fertilise hungry, growing trees. Apart from the obvious, the ingredients which make the Treebog work are fine sawdust, shredded newspaper, wood ash and leaf mould. Its designers claim no odours or fly problems, and lots of resulting earthworms and flourishing trees. I am tempted. My only concern is for the planners and getting the necessary permission. Presumably if a stately home were attached it would be in order.

- *Readers should write to Paul Heiney, Weekend,* The Times, *1 Pennington Street, London E1 9XN.*
- *For details of the Treebog write to: Biologic Design, Archenhills, Standford Bishop, Worcestershire WR6 5TZ.*

PETER BROWN



Birdwatchers have had some spectacular sightings of bitterns during the past few winters in Buckinghamshire

Treats among the reedbeds

FEATHER REPORT

THE BATTLE of the bittern has begun. These strange, skulking herons became extinct in Britain at the end of the last century. They recolonised a few reedbeds in the Norfolk Broads after 1911, and by the mid-1950s there were about 80 pairs spread across seven counties. Since then they have declined again, to about 15 pairs each summer, and breed only in Norfolk, Suffolk and Leighton Moss in Lancashire.

Now there are plans afoot to bring the bittern's booming cry back to other parts of Britain. That amazing sound is the male bird's spring call, and it can easily be heard a mile away, or as much as three miles away over broad stretches of quiet reedbeds.

The figures I have given above for breeding pairs are based only on counting the booming males — because it is very hard to detect the females or find nests in thick reeds.

Lately, however, it has become easier to see a wintering bittern. At Cheshunt, in the Lee Valley just north of London, there is a hide overlooking a small reedbed where numerous birdwatchers have had spectacular views of bitterns in the last few winters. It used to be called the Waverley Hide, but now it is called the Bittern Watchpoint, and outside the hide, which has been enlarged, there is a giant, coloured cut-out of a bittern pointing its long beak at the sky. You might think you were passing some quaint rural cinema.

I have watched a bittern at a yard or two's range there, marvelling at the way its streaky plumage blends with the reed stems, and gazing deep into its fishy eye. There are other places among the gravel pits and lagoons of the valley where bitterns have been seen, and in the last few weeks there appear to have been as many as seven there.

At the Watchpoint, one bittern has been around all day, and another has regularly come in to roost at about five in the evening — it looks like a large owl flying in. But they will not be around much longer this winter. They probably come from Holland or Scandinavia, and will be going back in the next week or two.

English Nature and the RSPB have now drawn up an ambitious Bittern Action Plan. In the first place, there are some well-developed proposals to attract breeding bitterns back to the Lee Valley, with many local authorities and conservation bodies working together on the project. I say "attract bitterns back" since they almost certainly lived here along the reedy fringes of the river 1,000 years ago, before the valley was drained for grazing.

The two main areas of reedbeds now are at Cheshunt Gravel Pits and a little further north at Rye Meads. However reedbeds are very vulnerable — they easily dry out, with sallows and osiers invading them — and the first aim of the Lee Valley plan is to control the existing reedbeds so that the current winter population of bitterns is maintained. After that, by extending the present reedbeds and developing new ones, the planners hope to increase the number of wintering bitterns, and finally, within the next ten years, attract at least one booming male (and, with luck, a mate for it) in the summer.

It is said that in East Anglia booming males need a reedbed territory as large as 20 football pitches put together. However, on the Continent they are found in smaller reedbeds, and everything really seems to depend on the food supply — the abundance of young eels and other prey, and the disposition of the reeds so that the bitterns can get at the fish easily without coming out of cover. Bitterns will always be vulnerable. During the cold spell in January, one observer at the Bittern Watchpoint even saw three foxes trotting across the ice towards the reedbed, and at about the same time a bittern was found dead of starvation at Amwell in the valley. But with skilled management of the reedbeds they will have every chance of thriving and prospering.

It is a bold and splendid plan, and other birds such as reed buntings, reed warblers and water-rail will benefit. In fact at the Bittern Watchpoint I saw a water-rail fight last weekend, with one of the birds silhouetted for a moment against a shining gully of water between the reeds.

Now I wait for the call of the bittern to start thundering over the north London factories and suburban gardens through which the watery wastes of the Lee Valley wind their astonishing way.

The Bittern Watchpoint is open every day from mid-October to mid-March. Entrance is free at weekends but there is a charge of £1 on weekdays. For more information and maps contact the Lee Valley Park Countryside Centre, Abbey Gardens, Waltham Abbey, Essex, EN9 1XQ (01992 713838).

DERWENT MAY

- **What's about:** *Birders — watch out for black-headed gulls moulting into their dark breeding plumage. Twitchers — red-breasted goose, Keyhaven, Hampshire; two penduline tits, Westhay Nature Reserve, Somerset; black brant, Falkenham, Suffolk. Details from Birdline, 0891 700222. Calls costs 40p a minutes cheap rate, 50p at all other times.*

SHOPAROUND
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APPEARS ON
PAGE 14

ON THE SPOT: LAKE DISTRICT

Rural recommenddtions

The place: *The top of Blencathra; not the highest* mountain in the Lake District but the most stunning. Also known as Saddleback, because of its dented summit.

The view: Across the roof of Cumbria and eastwards to the Eden Valley and the long backbone of the Pennines.

The appeal: A change of season, drift of cloud or slant of sunlight all influence its mood.

Aficionados: The well-clad and strongly booted, but beware, Sharp Edge is familiar ground to the local mountain rescue team.

Historical interest: Home of the Blencathra *Foxhounds, descended from John Peel's pack. The ghosts* of Roman legionnaires are said to march over Souther Fell, an outlier to the east.

Time of day/month to visit: Any time of year but allow for sunset — and sudden weather changes.

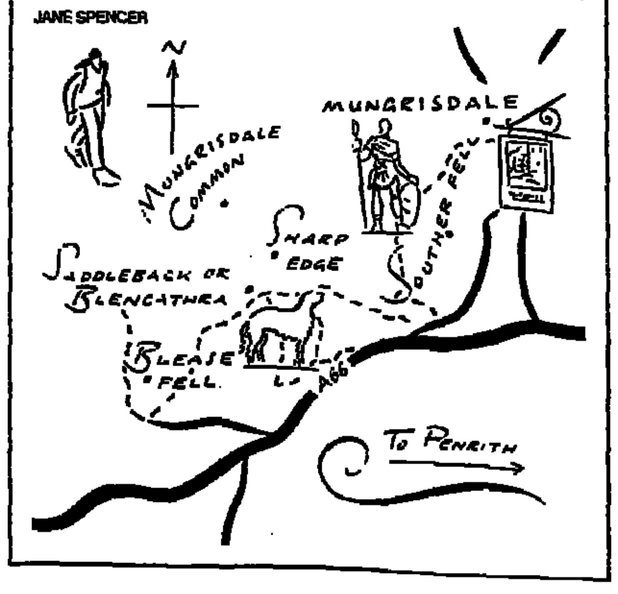
How to get there: It shadows the A66 between Keswick and Penrith. Many paths go to the top: the easiest is to the west by Blease Fell, still a tough slog.

OS reference: 324277.

Nearby: Some good pubs and hotels. The Mill Inn and the Mill Hotel in Mungrisdale serve excellent food.

RONALD FAUX

JANE SPENCER



هكذا من الأصل

The human cost of drought may mean water rationing, but what about those who fly, crawl or swim around our ponds and rivers?

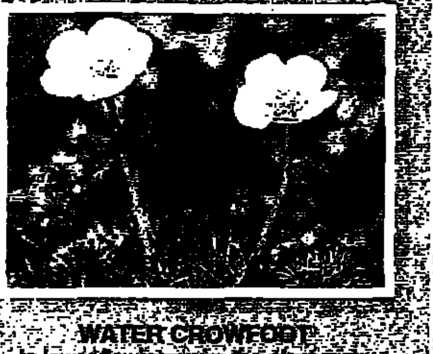
Creatures with a drink problem

TOAD

When pond edges dry up, common toad spawn is exposed [illegible]

CRESTED NEWT

As fish prey on the larvae, a pond that dries up occasionally is an advantage



WATER CROWFOOT

In lower-flowing rivers the plant roots in silt and can be washed away

FLPA

Dried-out stretches of the River Kennet in Wiltshire: the drought wreaks havoc on wildlife

HOVERFLY

Hover or drone flies, whose larvae live at pond edges, were reported to be scarce last year

MOORHEN

With little water in the ponds and dried-out edges, wildfowl are becoming the victims of foxes

WATER VOLE

Population is rapidly declining, made worse by dried-out vegetation

February was true to the old poem: it has brought rain and thawed the frozen lake again. But other months in the past two years have not slotted so neatly into timeworn patterns. The result is drought. The impact on human consumers is well known, but how does the water shortage affect wildlife?

Martin Drake, an ecologist at English Nature dealing with invertebrates, recalls a visit to drought-beset Yorkshire last year. "I missed some of the creatures I normally see," he says. This year the omens are worse. January's low rainfall meant we have now experienced the driest 22-month period since 1855.

According to the Environment Agency: "Many river water levels are already 50 per cent of what would be expected for this time of year. Some are below 20 per cent. We are facing water at the low level we would expect after a summer drought, not before one."

A variety of creatures will find the lower water levels an extreme, if not insuperable, challenge: common toads, at spawning time; water voles, already declining rapidly in numbers, when the bankside vegetation is dried out; waterfowl, when foxes discover they have easier access to them.

As always with nature, the loss of a single creature will have an effect all along the line. Hoverflies, or drone flies, whose larvae live in shallow water at pond edges, were reported to be scarce last year. These drone flies are part of a frog's diet, and frogs themselves are a crucial part of the food chain feeding snakes and otters.

It is the shallow edges of water places that dry up first, and they are often the richest in aquatic life. A whole range of invertebrates inhabit pond margins and it is here that dragonfly nymphs clamber on stems of water plants to prey on them. Drying up of the water edges will also compromise food sources of wading birds, such as snipe.

Under normal conditions nature finds it own solutions. A pond, if unmanaged, naturally evolves from being a clear water site. It will silt up, lowering the depth of water, and eventually become a marsh and then wet woodland. Wildlife that no longer fits in moves on.

The difficulty is that this cycle, in some instances, is happening in double-quick time. In the case of my garden pond, it has been going on before my eyes. It is a clay bowl of a pond covering half an acre that, until recently, brimmed with water and wildlife. Now, even this month, it is little more than half-full.

Thirty years ago my grandfather would dive in off a board at the edge, his glasses bound to his head with elastic. One day the elastic snapped and the glasses were lost. As a child, I would paddle around in a metal boat dubbed the *Queen Mary*. Then holes began to appear and one day the boat sank to the bottom of the pond. But last summer the water level was so low that we found my grandfather's glasses, upturned in the silt. The *Queen Mary* reappeared, too, looking like a metal bath tub.

Some of the pond's familiar wildlife are absent, particularly the moorhens that used to strut the lawn in droves, trailing black dots of young behind them. Over the past few days I have seen only one adult moorhen, and I recall the screeches of the birds last summer as the foxes attacked them. The mallards, with little water there, became the foxes' victims, too.

Despite the gloomy prospects for wildlife in the months ahead, not everything is a loser if water levels are lower. Tony Gent, an ecologist at English Nature dealing with reptiles and amphibians, believes that in seasonal water places the change can be beneficial. As crested newts, and particularly their larvae, are heavily preyed on by fish, a pond that dries up once in a while has an advantage. "The pond will also come back in slightly better condition than before," he says.

"Natterjack toads may benefit, too. They are best suited to water that is shallow and dries out occasionally." Ponds that dry out are freer of predators such as water beetles that prey on natterjack tadpoles.

But Jeremy Biggs, manager of the conservation group Pond Action, does not blame simply lack of rain for the dry conditions: "We are worried about sites that have been shallow or seasonal and do not replenish with water in winter and dry out entirely. Seasonal ponds should be a common habitat but there are now few remaining. This is due largely to land drainage and abstraction. Those that are left are threatened by the drought.

"Because of this we are in danger of finding some of our most threatened wetland animals and plants becoming extinct in Britain. These include the tadpole shrimp and the adderstongue spearwort, which is found in ponds and is our rarest water buttercup."

"Where a pond dries up entirely, a whole generation may be lost," Dr Drake says. "Aquatic insects often have only a year's life cycle. They will need to recruit new colonies from elsewhere, but if other ponds in the area also dry up there will be nowhere from which they can colonise."

Eliminating habitats in this way is the first stage in a creature becoming extinct. In addition, the use of pipes and troughs in modern agriculture methods has meant that many ponds have become redundant to farmers' water needs.

In the rivers, lower water levels will change the speed of flow, which can affect sea trout and salmon breeding. These fish use currents and high flows to alert them to go upstream, so they can miss their cue in low water levels.

Another effect of low flows is to block the gravel beds with silt. This affects salmon and trout eggs by starving them of oxygen.

There are implications for plant life, too, including water crowfoot, a white buttercup. David Withrington, a freshwater specialist at English Nature, says: "Normally it roots in the gravel bed where it has a firm foothold. But in a low flow it will root into silt that in faster water would have been flushed away. The silt makes the plant's hold more tenuous and so it is more likely to be swept away. Water crowfoot has disappeared from substantial stretches of river where it was once common."

Blue water-speedwell is another river plant that is declining. As rivers dry, rye grass in the meadows spreads down the banks and takes its place. Rare pond weeds are also going and their place is being taken by choking reeds.

Dr Drake believes "we have not looked nearly enough into what is happening because of these lowering water levels. I think we need to take it far more seriously".

At home, true to form for March, the garden is being buffeted by breezes loud and shrill. But even if the weather does revert to old habits, it will need a lot more than ordinary rainfall and July's traditional "cooling showers" this summer to make up for the months of lost rain.

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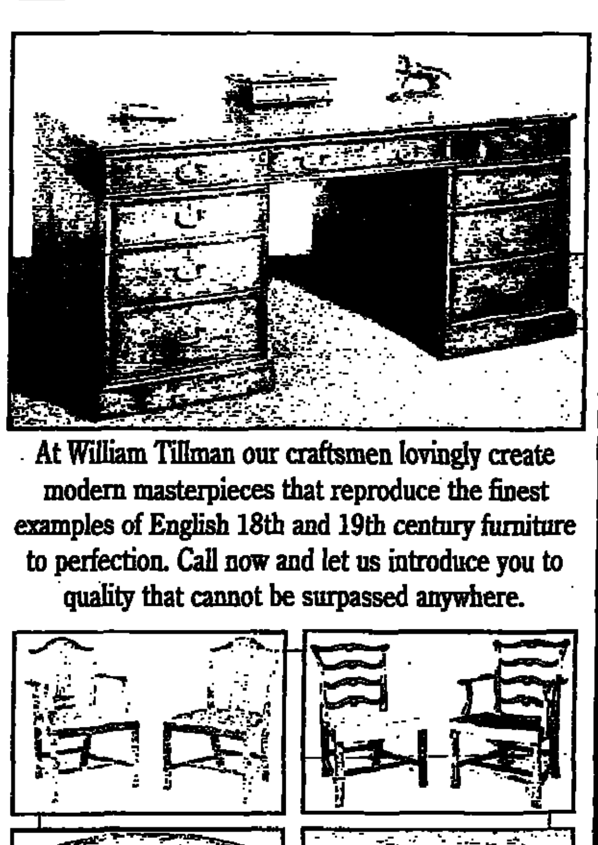

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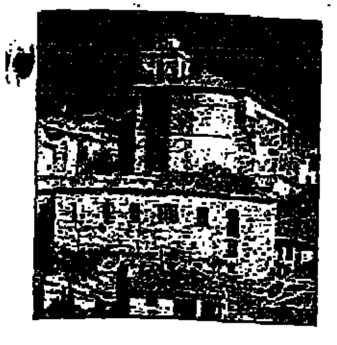


Following in the footsteps of Mayle
Provence · 17

THE TIMES

travel

Saharan tales of the unexpected
Morocco · 19

HULTON GETTY

An encampment of British troops during the Boer War. The battlefields at Rorke's Drift, below, remain remarkably untouched with piles of white stones where the men were buried and obelisks erected in their memory by comrades

When the battle's lost and won

Adrian Hamilton soaks up the atmosphere of triumph and disaster at Rorke's Drift and Isandlwana on a tour of South African battlefields

Those people who believe that the grand style of acting died with Lord Olivier should hasten to the rural corners of Natal in South Africa. There, at the sight of Britain's great defeat by the Zulus at Isandlwana and the subsequent victorious defence of Rorke's Drift, they will find David Rattray, a young hotel owner. Imbued, as he puts it, with stories of the place from childhood, he will take them to the sites and recount their tragedy and their glory in the full style of Dickens reading from *Little Dorrit*.

Like Dickens, he is seriously straining his voice in the process. Where once he took you to both great battlefields and talked to you on the way in between, now he has an assistant for Rorke's Drift and asks you to listen to a tape of his introduction as you drive between Rattray's bungalow hotel at Fugitives' Drift and Isandlwana.

The hotel, overlooking the river where the last fugitives from the battle tried desperately to cross back from Zululand to Natal, is atmospheric enough: a ranch-style homestead surrounded by bungalows. The lights work only for the hours of the generators, the bread is homemade, the meals are like family occasions. But the Rattray experience makes it special

Waving his stick across the Isandlwana battlefield from the foot of the hill around which the British encamped and lost a full force of 1,500 troops, he said: "Imagine if you can, what it was like when those troops saw the Zulu army appearing over that hill, 20,000 running in perfect formation banging their shields with their assegai, their short spears." By the time you get to the last stand of Colonel Durnford, the tragic commander of the British forces, as he gives his horse, Chieftain — "that horse which had never been ridden by any other man but himself" — to his faithful native sergeant to lead away from the doomed fight, there is not a dry eye on the hillside.

Imagine it you can, for the battlefields of Natal, the sites of those Victorian wars against the Boers and the Zulus, remain remarkably untouched and strangely moving with their piles of white painted stones where the men were buried and the obelisk monuments erected by their comrades in their memory.

Isandlwana, fought in the Zulu war of 1879, is perhaps the most emotive, not least for that strange and extraordinary rocky outcrop which gives the place its name and which so unnerved the Welsh troops for its resemblance to the sphinx of their regimental badge. You can see where the British line was positioned, too extended for its own defence, and follow the route of the fugitives desperately fleeing to the river, where Lieutenants Coghill and Melvill died trying to save the standard.

Only a few miles away by path and 50 miles by road is Rorke's Drift, where a garrison of 120 men, including 36 wounded, held off the 4,000-strong Zulu reserve all through the afternoon and night until Lord Chelmsford, the British General, returned with the remainder of his army to find the slaughter. No wonder the British Government awarded 11 VCs to the successful defenders of Rorke's Drift. It needed some glory out of the worst defeat in British colonial history.

It was a humiliation made worse in the eyes of Queen Victoria and the press when, a few months later, the only son of Napoleon III and the Empress Eugénie lost his life on a patrol. This brought far more newspaper coverage and official obloquy on the officers responsible than anything else in this tragic and unnecessary war.

Not that the sites of the two Anglo-Boer wars of 1870 and 1899-1901 are not full of their own legends and heroics of equal drama. Our battlefield tour group — a motley and convivial collection of medal collectors, enthusiasts and an American ex-Special Forces officer who had gone to Harrow — spent Remembrance Sunday at the 11th hour of the 11th day in a minute's silence at the peak of Spionkop. This battlefield gave its name to the football stands of Liverpool and the North West in memory of the local regiments who lost so many men there.

It was a defeat, of course. How the British seem to relish their brave disasters. Sent up to storm a high hillside, the Manchesters and the men of General Buller's force, sent to relieve the siege of Ladysmith in 1900, found themselves exposed to a murderous crossfire of artillery and rifle fire, while the generals sat back apparently unaware how badly it was going

Young Winston Churchill, fresh from his derring-do escape from Boer captivity, arrived on the scene and went up the hill to find out. He may well have passed Gandhi and his group of Indian stretcher-bearers clambering up and down with the wounded. Ironic to think that those two men, who meant so much 50 years later, could have trodden on the same patch of a foreign land.

Gandhi, an Indian lawyer come to Durban on business, volunteered for ambulance duty because he thought the Indians, by showing loyalty to the Empire, might more readily be freed from it. Churchill, who spent most of his life opposing that end, was in South Africa as a reporter, participant and general glory seeker. Less than 20 years later, Britain would be submerged in a world war where the casualties would be in millions and where, incidentally, all the lessons that should have been learnt from the Boer War seemed to have been forgotten.

In the wars of South Africa, the deeds and the names of the individuals could still be counted — and remembered: as you measure the ground where Lord Roberts's only son lost his life, and gained a VC like his father, trying to save the guns at the battle of Colenso; as you walk the lines where the British were forced back and their colonel killed in the battle of Majuba in the first Anglo-Boer war in 1881; and as you look out from either side on those hills and kopjes where Buller's forces took so long to relieve Ladysmith after six months' siege.

It is the hills and rivers that make KwaZulu/Natal, as it is now called, and make it so beautiful. The Drakensberg mountains to the west rise up in a skyline of dramatic peaks and battlements. It is a resort for South Africa — we stayed in the Drakensberg Sun, a luxuriously appointed resort hotel which provide splendid walks and some of the finest prehistoric cave paintings in Southern Africa. To the north, close to Swaziland, the mountains have again been used as a barrier in one of the region's best game parks, Itala, with rhinoceros and antelope readily seen from the coach or on walks guided by armed rangers. The most touching sights for me were of lone male wildebeest guarding their territory and waiting for the female herds to appear or for a young male to challenge them for position.

If it seemed odd at times to see such magnificent landscape through the lens of blood and battlefield, it was still an endlessly revealing one. Natal, and particularly the highlands, was where the British pushing up the coast from the Cape met the Zulus, settled in an empire stretching down from the North, and the Boers, who had hooked around the mountains.

The sun hat I bought for the fearsome heat of the South African summer in November, proclaimed: "Natal, the last bastion of the British Empire". That is no longer true in the South Africa of Mandela. But it gives the feel that can still be sensed in the siege museum and Anglican church of Ladysmith, and in the differences you see immediately in this still rural and old-fashioned part of South Africa as you move between English, Afrikaner and Zulu towns.

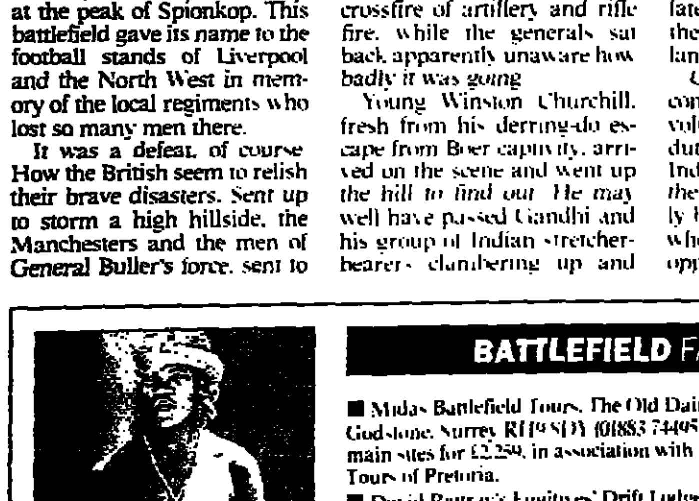
It is not hard to see why wars developed — although the politics of the British wars tended to be peculiarly devious and ill-considered — and why the battlefields still mean so much in tribal memory. For the Boers trekking from the coast, the Zulus were both dangerous and untrustworthy and their triumph was in the Battle of Blood River in 1838, commemorated in a stark memorial of the wagon circle rebuilt in bronze replica on the site and still a place of pilgrimage at anniversary time.

To the British, the Zulus were the noble savage and the Boers were the dangerous and at times deceitful enemies. The Anglo-Boer wars were fought as white wars, with a good deal of respect between the sides and an equal amount of bitter memory.

Against the memorials to the fallen on both sides in the biggest battles, there are also the memorials to the concentration camps built by Lord Kitchener to isolate and confine a civilian population that were held to support the Boer commandos in the final guerrilla phase of the war. A third of the Boer population under 16 died of disease in the camps, their names recorded on blocks of polished basalt where the camps stood.

In a new South Africa and a KwaZulu/Natal run by the Inkatha Freedom Party, those memorials seem less relevant, more distant. Which is as it should be. Twelve years later, Jan Smuts and the British generals fought side-by-side in another far more terrible white man's war in Europe and the romance of battle could be sustained no longer.

● *The author was guest of Midas Battlefield Tours.*



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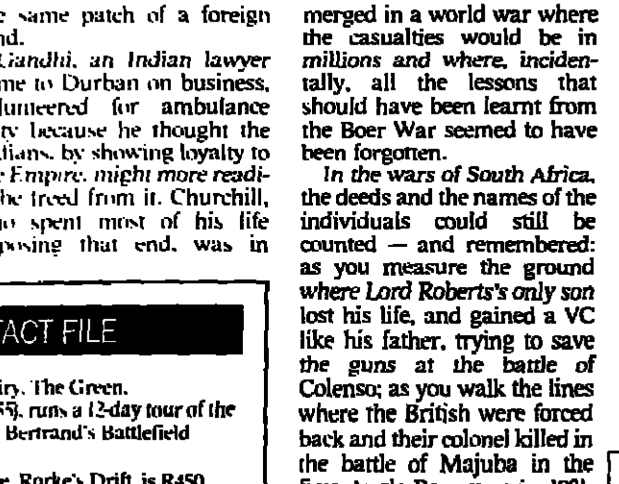

Zulu in traditional dress

BATTLEFIELD FACT FILE

- ■ Midas Battlefield Tours, The Old Dairy, The Green, Godstone, Surrey RH9 8DY (01883 744955), runs a 12-day tour of the main sites for £2,259, in association with Bertrand's Battlefield Tours of Pretoria.
- ■ *David Rattray's Fugitives' Drift Lodge, Rorke's Drift, is R450* (about £65) per person full board plus R120 (£17) for the battlefield tour of Isandlwana and *Rorke's Drift. PO Rorke's Drift 3016 (00 27 341-23319)*
- ■ British Airways (0345 222111) flies to Johannesburg and Durban from £727.
- ■ Drakensberg Sun Hotel, PO Box 335, Winterton 3340 (00 27 364-881000) costs R470 (£67) per person B&B in shared room.
- ■ Itala Game *Reserve. PO Box 98, Louwsburg 3150 (00 27 331-471961)* costs R330 (£47) per person for dinner, B&B and one game drive.
- ■ *At Ladysmith, the centre for the Anglo-Boer battlefields, is the* Royal Hotel, 140 Murchison Street, Ladysmith 3370 (00 27 361-22176). Double rooms *from R263 (£38)*
- ■ Also close to the Zulu battlefields is the German Brewery Lodge, PO Box, Hatting Spruit 3081 (00 27 341-81735). It costs R135 (£20) per person *with breakfast.*
- ■ Further information from the South African Tourism Board, 5-6 Alt Grove, London SW19 4DZ (0181-944 8080).
- ■ Reading: *The two superb books on the wars are The Washing of the Spears: The Rise and Fall of the Zulu Nation*, by Ronald Morris (Pimlico, £12.50) and *The Boer War*, by Thomas Pakenham (Abacus, £10.99). The Travel Bookshop (0171-229 5260) recommends *Shaka's Children*, by Stephen Taylor (HarperCollins, £9.99), *My Traitor's Heart*, by Rian Malan (Vintage, £7.99), *South Africa, Swaziland and Lesotho*, by Rupert Isaacson (Cadogan, £14.99).

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Golden days: *The Beach at Trouville* by Monet, painted in 1870, when fashionable ladies from Paris came to the resort each summer and paraded around in their silken finery

Conquered by Normandy

The village was full of a carnival atmosphere with its inhabitants relishing the annual opportunity to empty lofts and cellars of *brocante*. Stalls jammed the main street as families enthusiastically offered for sale an array of household items, Fifties ornaments and oddities such as grandpapa's gas mask.

Near a food stall selling spicy *merguez* sausages inside baguettes were a dozen middle-aged women incongruously giving a keep-fit demonstration in the school playground.

The warm, early autumn sun was an added delight as I bargained for a pair of copper candlesticks, some Moroccan jewellery, a battered Greek icon and several Chinese lacquer dishes — all for less than Fr30 (about £3.30) each.

The Gallic version of a car-boot sale was a world apart from the frenzied activities of nearby Deauville, where a phalanx of minders the size of Nubian slaves had almost squashed me as they cleared the way for Eddie Murphy, the diminutive Hollywood star.

This chichi Normandy resort is energised during the annual American Film Festival in September when Hollywood superstars jet in to attend the premiere of their latest blockbuster in the subterranean Centre International de Deauville. A stuffy, incorrigibly grand town, it is dominated by the cream rococo-style casino and two five-star hotels: the Royal and the Normandy. Women in pursuit of retail therapy will find branches of Cartier, Hermès, Louis Vuitton and Ferragamo where they can burn their credit cards.

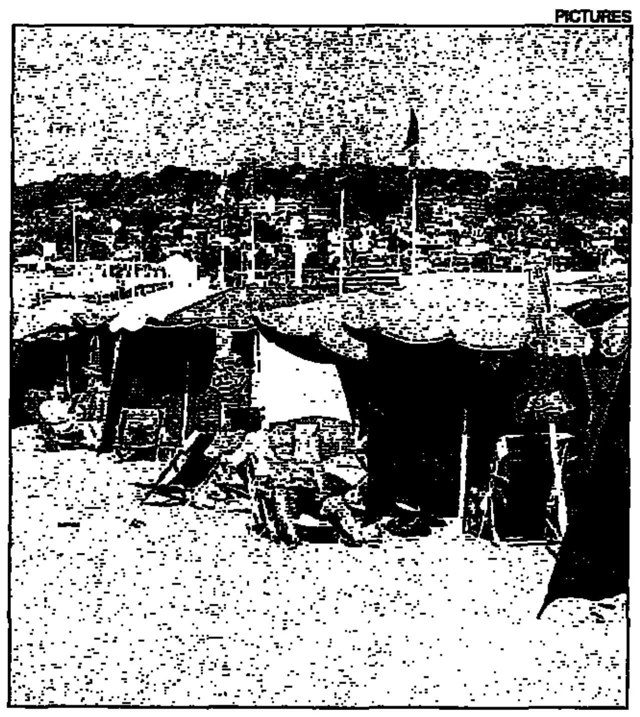
It was *sur les planches* — the wide borderwalk running the length of Deauville's vast sandy beach — where Anouk Aimée enjoyed her passionate reunion with Jean-Louis Trintignant in the Sixties film, *Un Homme et Une Femme*.

Early each morning you can hear the jingle of bridles as stableboys exercise strings of polo ponies and racehorses through the surf. For behind these avenues of rustic, half-timbered *faux-Normandie* villas and apartment blocks lies a unique French combination of Ascot racecourse, Newmarket and Smith's Lawn.

Throughout August, rows of privately owned jets stand on the runway of nearby St Gatien airport. The Maktoums, the Sangsters, the Aga Khan and their entourages arrive here for the horse racing, international yearling sales and polo matches.

The Côte de Fleurie surrounding Deauville provides the visitor with many options, particularly if they are Second World War buffs art lovers or gourmets. Only a narrow estuary separates Deauville from the cobbled quaysides of its louche neighbour, Trouville. Fish restaurants, such as the famed Les Vapeurs, conveniently overlook the small, turreted Marché des Poissons. Here, from seaweed-festooned marble slabs, you can select the exotic *coquillage* that will later take you a delicious hour to devour from your *plateau de fruits de mer*. Near the neo-Renaissance splendours of the casino, once owned by Omar Sharif, lies an immaculate sandy beach. It was here that Eugène Boudin and his pupil Claude Monet painted their scenes of parasol-toting society ladies from Paris promenading in their silken finery.

PICTURES



Deauville regards itself as the grandest town on the coast

Eight miles up the coast is another artists' colony, Honfleur, where art galleries jostle for space with souvenir shops and creperies. The new Pont de Normandie has unfortunately deluged it with even more tourists. But it is still worth visiting to admire the lively harbour with its tall, narrow, 18th-century houses and splendid yachts.

Most Norman towns and villages hold weekly street markets. Caen on Fridays probably provides the widest range of local specialities, such as calvados and cider, and pont l'évêque and camembert cheeses. In Dives sur Mer's magnificent 16th-century oak-beamed, covered market we stocked up with bread, wine, pâté and *fraises des bois* for our picnic, although we felt tempted to liberate the live chickens and rabbits cowering in their hutches.

It is hard to believe that in 1066 William, Duke of Normandy, launched his invading fleet from this quiet market town. The harbour is now silted up and can hardly accommodate its sailing boats. Locals savour their claim to fame and have dedicated bars, restaurants and even an antiques centre to Guillaume le Conquérant. In the 14th-century church, Our Lady of Dives, you can see a carved roll-call from 1862 of William's companions in arms.

This jingoistic interpretation of history extends to the Bayeux Tapestry, housed near Caen. Hung in a new interpretation gallery it presents as fact the claim that William had an unassailable right to succeed Edward the Confessor as King of England. The story of how he conned Edward's rightful heir, Harold, is conveniently glossed over.

Unlike many Norman towns, Bayeux survived the last war without bomb damage. It has a fine 11th-century cathedral and a worthwhile museum in the old bishops' palace that contains good examples of local lacework and ceramics.

Just a short drive from Deauville are the *plages de débarquement*, the D-Day landing beaches. We took a barefoot stroll along the warm sand at Arromanches where members of the British 2nd Army had leapt ashore on June 6, 1944. The reeds beyond the beach are now a nature reserve and have a new use — as a gay cruising zone.

At low tide it is possible to swim out to what remains of Port Winston. A dozen or so of the barnacle-encrusted concrete caissons, which once formed the Mulberry B harbour, remain. Built after the landings, they supplied the army until the ports of Le Havre and Cherbourg could be recommissioned.

Driving through the pretty Norman hamlets it is remarkable how this ravaged countryside has recovered from the bombardment it received, ironically from Allied forces. The ever-resourceful Normans have turned the war into a moneyspinner. Even the smallest villages along the D514, the road which runs beside the evocative Sword, Juno, Gold, Utah and Omaha beaches, have their museums — of varying qualities. At the 360 Museum outside Arromanches, you can watch old newsreel of the landings synchronised with film-footage of the same terrain today on a giant 360-degree cinema screen. It is a noisy but effective montage.

Local *brocanteurs* place a high price on wartime uniforms, helmets, rifles and other military detritus rescued from the battlefields. Fortunately they undervalue the worth of Greek art — I took my Fr20 icon to an expert in London who assured me that my *trouvaille* could be worth over £1,000.

COMPTON MILLER

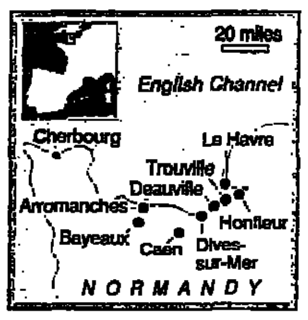
● *The author was a guest of Powder Byrne International.*

NORMANDY FACT FILE

■ Powder Byrne International, 4 Alice Court, 116 Putney Bridge Road, London SW15 2NQ (0181-871 3300) specialises in French holidays off the beaten track, using small family-run châteaux and hotels.

■ The author stayed at the Château de Dramard, near Dives sur Mer, featured in Powder Byrne's "Invitation to France" brochure. A three-night stay, including the Channel ferry crossing, costs from £175 per person, bed and breakfast. The owners, Alexis and Luce Straub, will also provide a three-course dinner for £26 a head, with aperitif, wine and coffee.

■ P&O Ferries (0990 980980) has three daily crossings from Portsmouth to Le Havre from £79 return, including car and two passengers. Brittany Ferries (0990 360360) has three crossings from Portsmouth to Ouistreham from £79 return, car and two passengers.



■ Restaurants: Les Vapeurs, Trouville (3188 1524) £35 a head; Chez Le Bougnat, Dives sur Mer (3191 0613) £25; Le Pavé d'Auge, Beuvron-en-Auge (3179 2671) £40; Le Lion d'Or, Bayeux (3192 0690) £45; La Chèneviere, Port-en-Bessin (3121 4796) £45.

■ Reading: *Michelin Green Guide to Normandy* (Michelin, £8.50). *The Blue Guide to Normandy* (A&C Black, £9.99). *AA Essential Normandy* (AA, £4.99). *A Normandy Tapestry*, by Alan Biggins (Kirkdale, £5.99). The Travel Bookshop (0171-229 5260) recommends: *Brittany and Normandy* (Rough Guides, £9.99). *Madame Bovary*, by Gustave Flaubert (Penguin, £4.99). *Selected Short Stories*, by Guy de Maupassant (Hodder, £9.99).

The appeal of Orange

Lunch in Châteauneuf-du-Pape with draughts of the eponymous vintage; a post-prandial glass of muscat in its home town of Beaumes-de-Venise; and, at dusk, a thrilling performance of Mozart's *Don Giovanni* in the majestic Roman theatre at Orange. As perfect days go, this was one.

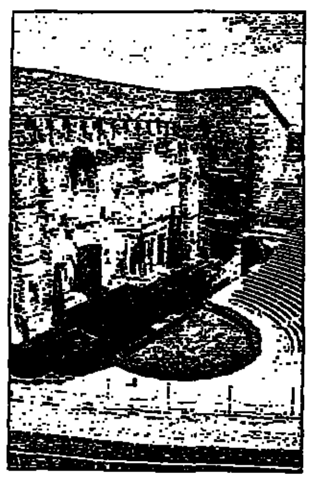
A comparative stranger to Provence, I am in no position to grouch about the recent ravages of tourism on France's most sybaritic region. All I can report is that morning coffee, an alfresco lunch or evening aperitif-cum-stroll in Orange's traffic-free Place de la République — or countless other tranquil, ancient squares in the villages of what was once Gaul — is still as close to urban perfection as anything Europe has to offer.

Throw in some music each evening, in the best-preserved 2,000-year-old arena in the world, and I for one can ask no more. The summer festival known as Les Chorégies d'Orange, which runs each summer from early July, features two full-scale opera productions, several choral works and sundry chamber and solo concerts. In one week, for instance, you can take in an opera production plus a Mozart Requiem, or a *Carmina Burana*, in one of the most spectacular settings on earth.

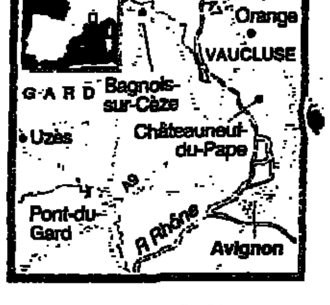
Performances do not begin until 9.45pm, when darkness is finally falling. Fanned by the mistral in the night heat, a rapt audience of 9,000 is ranged on cushions around a hemisphere, facing a backdrop which Louis XIV called "the finest wall in France". Enter Ruggiero Raimondi, one of the great Don Giovannis of our time, hotly pursued by an indignant Kathleen Cassello as Donna Anna. The Leporello looking on with concerned amusement is Ferruccio Furlanetto, a favourite with Covent Garden audiences, while in the pit Britain's own Jeffrey Tate whips the Orchestre National de France to fever pitch.

This is grand opera of the highest standard, in a setting at once vast and yet curiously intimate, certainly more so than the cavernous arena of Verona. Two nights later there was an ethereal concert of French church music — Gounod and Bruckner, Poulenc and Milhaud — in the cool evening calm of the Eglise Saint-Florent. The following dusk, it was back to the amphitheatre for the last-night treat: a resounding Mozart Requiem, with an impressive array of international soloists, again under Jeffrey Tate.

In 1995 Orange presented *Rigoletto* and *Aida*, last year *Don Giovanni* and *La Forza del Destino*; this year it plans *Lucia di Lammermoor* and *Turandot*, with a concert performance of Wagner's *Tristan und Isolde*.



Theatre at Orange



FACT FILE

■ The author made his travel arrangements, including the opera and concert tickets, with Aria, 39 Pall Mall, London SW1Y 5JG (0171-930 9040, fax 0171-930 8386).

■ The complete package, including scheduled British Airways flights to and from Marseilles, a week's car hire, seven nights' bed and breakfast in a central hotel, and tickets for all the performances (the opera tickets alone cost about £115 each), came to a little more than £1,000 a head.

■ Reading: *Music Europe*, by Richard Mendelshon (Short, £12). *The Avignon Quintet*, by Lawrence Durrell (Faber, £9). *France — Provence*, by Dana Facaros and Michael Pauls (Cadogan, £14.99).

In a week's stay organised around our chosen musical events, we managed several forays into the Provençal countryside, particularly enjoying day trips to the papal past of Avignon and the exquisite little hill town of Uzès — variously home to Charlemagne, Racine and André Gide, and just a few miles from the 1st-century Roman aqueduct known as the Pont du Gard. The musical evenings in the theatre emphasised the Roman roots of Provence by day, its rust-coloured stone basking in an eternal sun.

Hotel accommodation in Orange can be fairly basic. We opted for a bed-and-breakfast deal at the comfortable, no-frills Hotel Arène in the town centre, five minutes' walk from the theatre, two minutes from countless outdoor bars and restaurants which beguiled the long pauses between each burst of activity.

For twice the price, you can stay at the five-star Château de Montcaud, 20 minutes away at Bagnols-sur-Cèze, which lays on demi-pension "Chorégies specials" for a minimum two-night stay.

Most of the specialist opera travel companies offer group excursions to Orange, and to the many other European music festivals, at rates which vary with the scale of your ambitions and your appetite for creature comforts. We preferred to book through Aria, of Pall Mall, London, which specialises in personalised operatic excursions custom-built around individual preferences. It is already helping us sift through a tantalising array of options for this year.

A musical week amid the culinary delights of France or Italy means you return to the workaday world feeling mightily refreshed — wondering, as is with all the best escapes, whether the whole thing was really a dream.

ANTHONY HOLDEN

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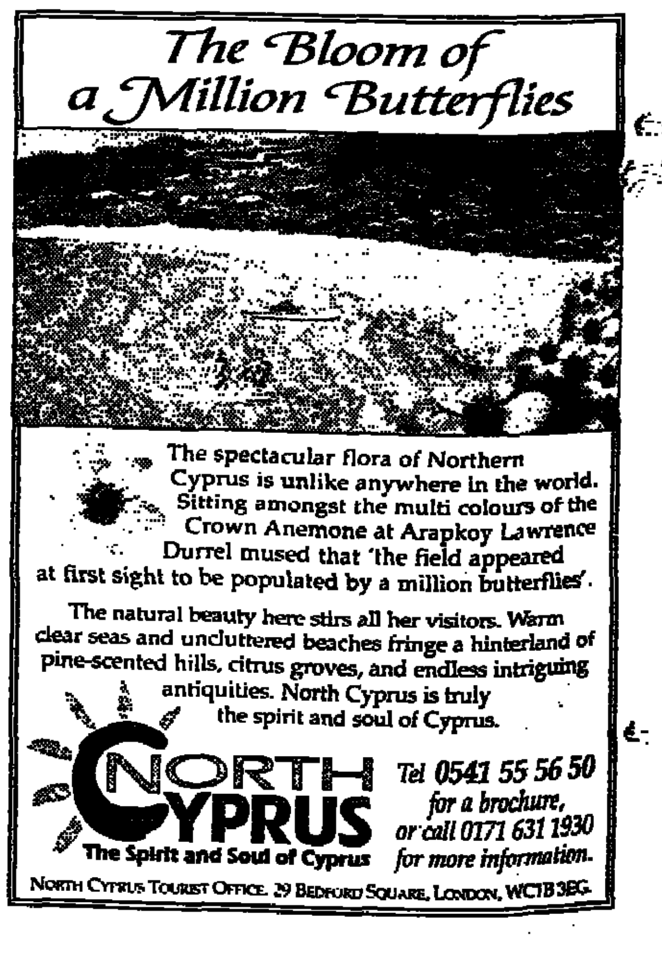

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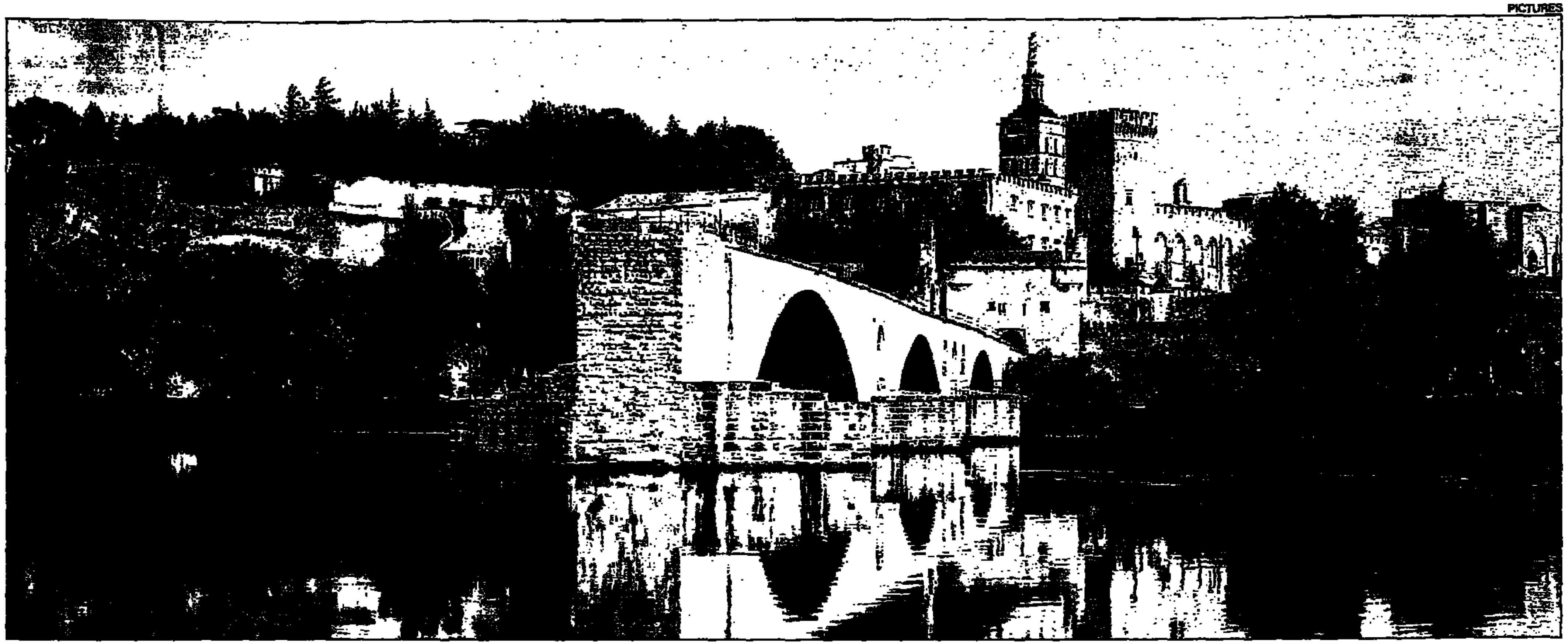
هكذا من الاعلان

. . . plus eating, drinking and relaxing in Provence and cruising the quiet canals of Lower Burgundy

Whatever happened to the Mayle train?

PICTURES



Avignon may be narrow, busy and infested with tourists and traffic, but there are few cities to match its overwhelming sense of history. The Palais des Papes is bound to leave you open-mouthed

It was the headed notepaper giving instructions for cleaning the pool that was the giveaway. *Well, that and the* rather large brass plaque outside, which stated that the house belonged to not just to a *docteur*, but to a *psychanalyste*.

Normally when you rent a holiday home you can discover the character and perhaps *the* secrets of your absent hosts by performing *the sort of Through The Keyhole* routine so beloved of Loyd Grossman. Or there may be the darker secrets imagined by John Mortimer in *A Summer's Lease*.

But here, the situation was reversed. Surely a psychoanalyst *would be carefully examining* the clues we left behind to build up a disturbing *picture* of a British family at play in Provence.

What did he make of the tattered copy of *Télé Guide*? That this was a family, who with Avignon a boule's throw away down the road, Mont Ventoux towering over them and a clutch of *villages perchés* within spitting distance, preferred to sit at home and watch badly-dubbed *episodes of Dallas and Nightrider* or mustachioed and brilliantined Frenchmen playing the accordion?

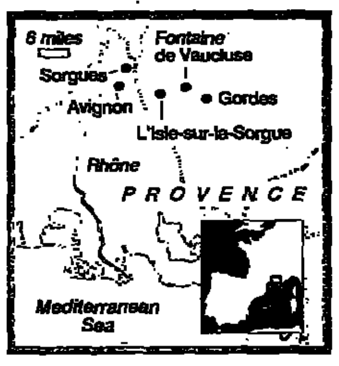
And then there will be the crumpled supermarket receipts. Evidence of more time spent away from the sights in the air-conditioned *delights of Géant and Leclerc*. With a youngest child of two not yet *attuned to the French attitude to* eating out (two hours at the table and no leaving the high chair), eating in seemed the simplest and cheapest answer.

The creased parking ticket? At last, here was evidence of a family getting out and about — and running foul of the French police. *As I had merely placed my car* between two others on a street in the charming town of L'Isle-sur-la-Sorgue, I felt that I was in the right. That did not stop me looking over my shoulder for days afterwards, dreading that the owner of a pair of size 48s would be feeling my collar.

The well-thumbed guidebooks? Surely here was the main reason *for going to* Provence *in the* first place — the romance, the grandeur, the Mediterranean air? Well, up to a point. The only problem is that with a pleasant three-storey house, a tree-filled garden and a large swimming pool, the need to go and explore the Provençal hinterland does become slightly less pressing.

But trips were made. First of all to Menèrbes, to see if the village immortalised in *A Year In Provence* had now become a sort of Peter Mayle theme park with hordes of eager tourists taking pictures of the seat where the Mayles actually sat down and enjoyed a cup of coffee.

In fact, there was no evidence of the famous author at all. You would have expected a copy of the paperback perhaps, now slightly dog-eared and faded by the sun, to be jostling for a place next to illustrated guides to the delights of Provence in German and Dutch language editions, but no. Even his beloved baker's shop was devoid of any mention. The Mayle train, it seemed, had long gone.



If Menèrbes and its companion hill villages, like Gordes, which looks more like a Hollywood film set for a medieval romance than anything a Paramount back lot could provide, lived up to expectations, then so did the Village des Bories just a mile or so away.

Des Bories was basically the medieval forerunner of what we *know today as the holiday village* — lots of little stone-built apartments, nice gardens and lovely views — but built several hundreds of years before the eurocheque. They were allegedly constructed as secure hideaways for frightened villagers when the plague rampaged through the area. Whether it worked or not is doubtful, and any evidence of survivors is scarce.

Then there was Fontaine-de-Vaucluse. A pretty hillside village with a picturesque bridge over the River Sorgue and the promise that on some days a vast underwater *torrent would force itself out of the* earth and cascade through the honey-coloured stone banks. Fine, except that on the day we were there the torrent was no more than a trickle, and the underwater spring a seemingly stagnant pool. Mind you, the frites from the roadside stall were superb. Best of all was having Avignon on the doorstep. It may be traffic-infested but there are still few cities to match *its magnificence and its sense of* history. Standing in front of the Palais des Papes is bound to leave you open-mouthed.

So if our friendly psychoanalyst had stayed with me this far, *then I hope he was* impressed by the Calais-Avignon motorail ticket stub. Driving close to 700 miles down to Avignon and the Mediterranean coast with the family in the car has always seemed to me to be a holiday torture best avoided. I know that it is not really a cheap *alternative, but look at it this way.* You can relax, sit down, lie down, read your book, play with the children, play cards, enjoy a glass of wine, eat supper and — all the time — you're *not* driving, but your car will be there when you want it. Sleeping on a train still has that air of *The Thirty Nine Steps* about it. Glimpses of the outskirts of Paris after midnight and the realisation when you wake up in the morning *that you have left the grey Atlantic* behind and from now on it is all sunshine, sunflowers and rosé.

Mind you, that was nothing to the apparent danger a few years back when sleeping families were said to have been gassed in their *compartments and then robbed of* their valuables by in-train thieves. Happily this was more of an urban myth than fact since, from what I can remember, no victims were actually found. So were we a suitable case for treatment? On the basis that anyone who went to France with the exchange rate as it was needed their head *examining*, then we probably were. But that won't stop us catching the same complaint next year.

JOHN CLARKE

● *The author was a guest of EuroVillages Maisons and French Railways.*

FACT FILE

■ EuroVillages Maisons (01606 734437) incorporating Les Maisons De Chantale offers cottages, farmhouses and villas throughout France. Prices range from £466 a week in *high* season (£256 low) for a cottage that can sleep four in Normandy to £2,510 a week in high season (£1,109 low) for a villa that sleeps eight with a pool in Provence. Some cottage accommodation also offers sports and leisure facilities, a children's courier service and babysitting.

■ French Railways Motorail routes run from Calais to Avig*non*, Nice, Narbonne, Toulouse and Brive. Prices per single journey range from £144 for a car and driver. Additional adult £46, child £23. Return fares from £266. Telephone EuroVillages for details, or telephone French Railways (0171-203 7000) *to* book direct.

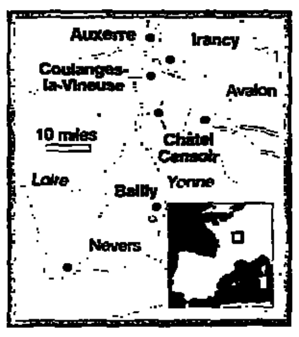
■ Reading: *Perfume from Provence*, by Winifred Fortescue (Black Swan, £6.99). *Eating Out in Provence and the Cote d'Azur*, by Edward Roch (Rosendale Press, £8.95).

Water, wine and wobbly bicycles

The time on the village clocks along the Canal du Nivernais is as varied as the characters of the lock-keepers. In Irancy the church clock below the hillside vineyards *strikes ten but* across the water at Coulanges-la-Vineuse it is already past the hour. Yet at Vincelles upstream there will still be a few minutes to go.

But then precision time-keeping has *little* point in a slow-moving Burgundian *world of ripening vines* and cornfields, the mid-summer heart of La France Profonde. The villagers bring their black goats along the towpath just before dusk, riding behind them on bicycles and chiding *the unwilling with long sticks.* The farmers send out the combine harvesters when the sun comes up. Time has even less meaning for anyone who takes to the canal on board a cruiser. Normally the fastest *thing in the water is a snake.*

The waterway was planned for foresters to float rafts of logs from the Morvan and Bazois forests north to provide kindling for 19th-century Parisians. Completed in the 1840s, *the 117-mile canal provides a link between the valleys of the* Seine and the Loire sweeping north before turning westwards to its full majesty.



Built over 50 years, the canal borrows navigable stretches of the meandering Yonne river. *In other places the canal runs* straight as a die through the fields. One hundred and ten locks control the rise and fall of traffic. The lock-keepers lived in little stone houses with brass plaques over the door *announcing the name and* number of the lock.

By the start of the 20th century, the keepers had little to do as the canal fell into disuse. Firewood was no longer in demand and railways *and motor vehicles had superseded* water transport. Yet the canal passes through some of France's most gentle and graceful rural landscapes. It was the vision of amateur sailors and then tourist *administrators in 1970s which* led to the canal's renovation as a tourist attraction with a flourishing fleet of cruisers.

At Châtel Censoir, where we embarked, the British-built boats range from 29ft craft *sleeping two adults and a child* to a 42 footer sleeping up to eight. The boats come fully equipped with simple cooking facilities, storage and showers. The canal is often some distance from villages and towns but bicycles can be hired and kept on the cruiser roofs for *expeditions inland.*

A network of other canals and navigable rivers allow cruisers as far north as the Seine, south to Macon and Dijon. Our route took us north to Auxerre, the capital of *Lower Burgundy with its* splendid medieval streets and 12th-century Cathedral of St-Etienne, and back through fruit, wheat and wine-producing countryside.

Here the traditional vineyard cellars *beneath* village cottages are homes to solid, lesser Burgundy vintages. You taste a few, strap the wine to your bicycles and make a perilous journey back to the boat. *At Bailly they produce* Crémant de Bourgogne, a *sparkling wine made with* champagne methods, and thoughtfully provide a large landing stage so that travellers can moor and climb the hill to the huge cellars.

Like a quarter of all holiday-*makers at Châtel Censoir*, we were boating beginners. The prospect of guiding a 36-foot cruiser weighing six tons with two adults and a 12-year-old was daunting but the cruiser staff are always at the end of a telephone *and ready to come* out for emergencies. The yard provides an hour of basic instruction from a skilled British member of staff, a captain's handbook and a navigation guide. Then you are on your own, sedately setting out at a *recommended* five miles an hour.

STEWART TENDLER

Stewart Tendler keeps things shipshape on his cruise down the canals of Burgundy

We ran aground within half an hour. The propeller clanged ominously on the bottom and *we reversed, setting off great* spumes of mud on the water. Two of the fenders on the stern were ripped to shreds along the side of the next lock gates to much muttering from the keeper.

It is easy to forget such bruising moments when the cruiser glides effortlessly between the treelined banks and a breeze takes the sting off the heat. Shoals of tench hover in the water. An angler waves from his seat. After a day or so *we managed admirably.*

The keepers are *fonctionnaires* who have the jobs for life and a wage of about £15,000 a year. Some rent out their posts to students. Others are true professionals and *mines of information*. Yet woebetide the cruiser that gets between a keeper and lunch. As we chugged towards one lock close to midday we watched a plump Madame lock up her gates, shift a *shoulder in Gallic indifference* to our approach and climb into a Deux Chevaux to be whisked away to her repast. We tied up, far from a *boulangerie* and waited.

At Belombres a keeper in vest and baseball cap with a *hint of Gerard Depardieu* about him sat patiently with his wife, three dogs and two daughters waiting for us to arrive. Helpful, courteous and cheerful, he directed us to the nearest shops. Should we re*place the battered fenders? He* laughed. Our damaged *ballons* were nothing compared to the damage on some of the cruisers. Just outside Auxerre the keeper had the air of a university professor, spoke ex*cellent English* and kept brochures on the best sights. His neighbour upstream sold us honey and a muscled young hulk kept a stock of wine for passing traffic in between weight-training exercises.

One evening we climbed out *of the cruiser at Ecluse 70 at St* Aignan, moored and walked over to the lock-keeper's cottage converted by an enterprising waterman into a restaurant. The cruiser hardly moved on its moorings. Our *glasses clinked. The chicken* chasseur sizzled. A clock chimed in the distance.

STEWART TENDLER

● *The author was a guest of Stena Line, Hoseasons and Connoisseur Holidays.*

BURGUNDY FACT FILE

■ Stena (0990 707070) has a new Lynx fast link between Newhaven and *Dieppe. Hoseasons Holidays* and *Connoisseur* (01502 500555) have 12 bases in France covering Burgundy, Sâone, Petit Sâone Loire, Alsace-Lorraine and the South of France. Prices for cruiser hire range from £469 per week for the smallest boat sleeping two adults and a child in the low season *to £1,953 for an eight-berth cruiser for* a week *in the high* season. (A nine-berth cruiser is also available in the Canal du Midi in the south of France.) Extras include bicycle hire and car parking. Security and fuel waivers or deposits are also required. More information from Hoseasons Holidays *Abroad Ltd, Sunway House, Lowestoft NR32 2LW.*

■ Canal licences are provided by the cruiser company which also supplies navigation charts. Moorings are usually free but harbours and marinas may charge. There is no fee for using the locks but it is common practice to tip the keepers if they do a *lot of* work for you.

■ Reading: *Through the French Canals*, by Philip Bristow (Adlard Coles, £11.99). *Watersteps Through France*, by Bill Cooper (Adlard Coles, £9.99). *Cruising French Waterways*, by Hugh McKnight (Adlard Coles, £25).

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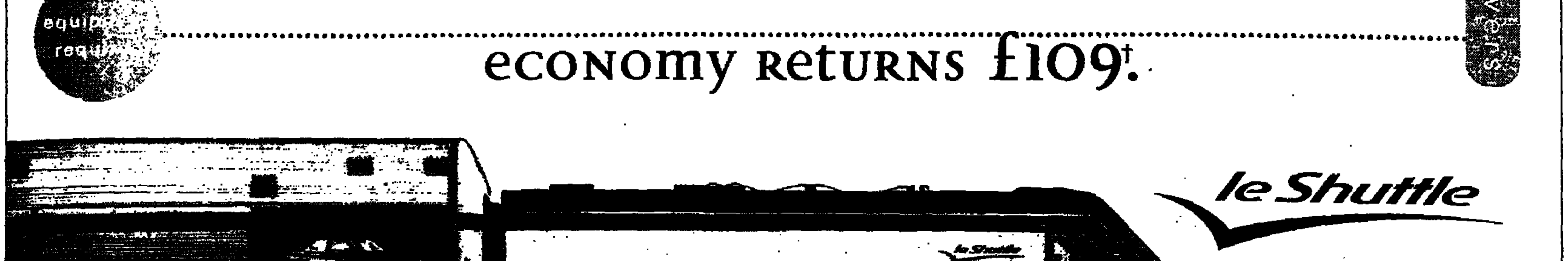

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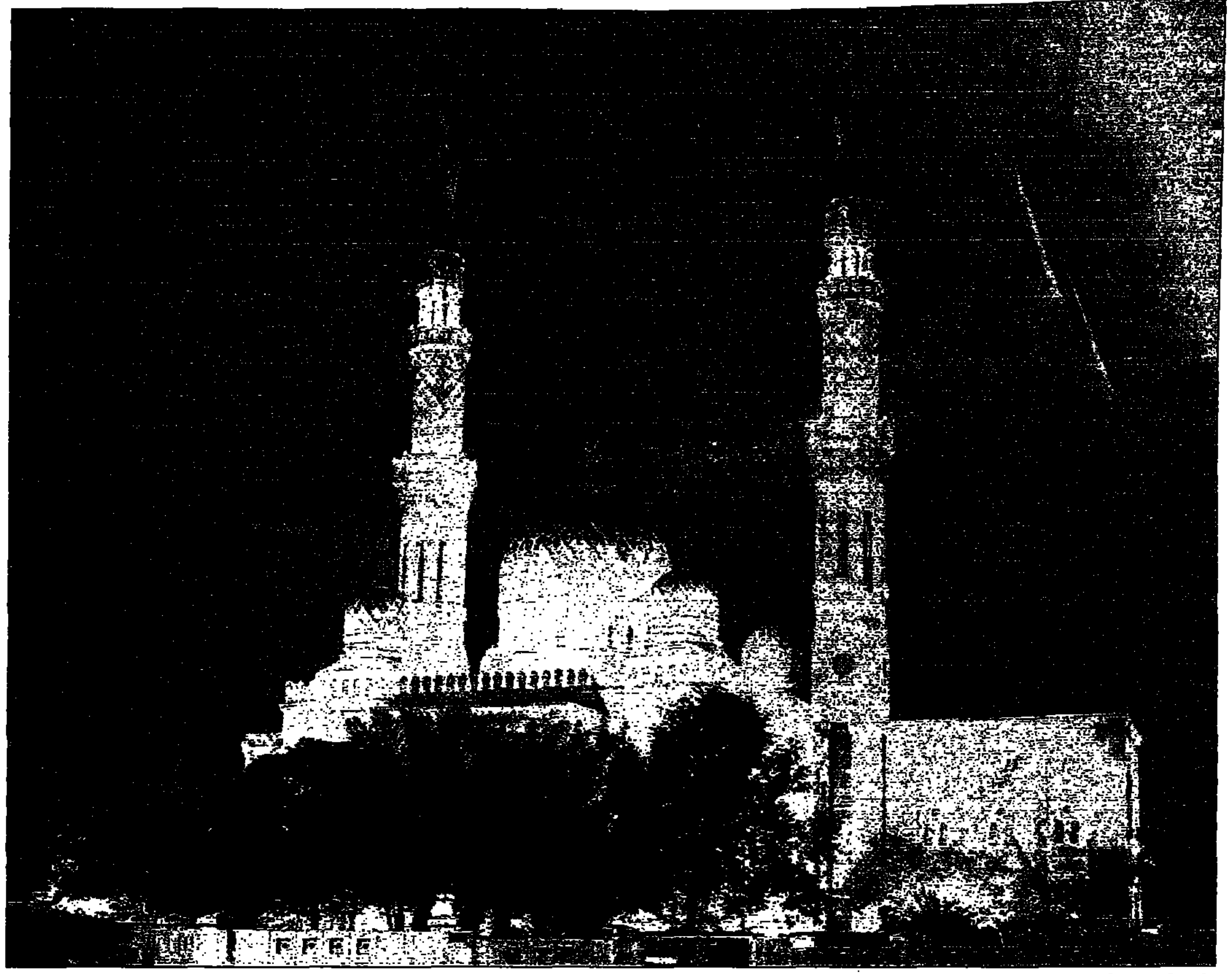
Middle East: Irrigation is changing the face of Dubai, says **Leslie Thomas**; plus **Sandy Gall** in Oman

How green was my desert

WORLD PICTURES



Jumaira Mosque in Dubai, where some of the harsh natural beauty of the desert is slowly being transformed into a fertile stretch of green land

In the distance the desert glowed, so red that it appeared as if the whole horizon was on fire. The four-lane highway from Dubai ran as straight as roads can in these parts, across a wedge of the neighbouring state of Oman and out again, until it arrived, almost in silence, at the old frontier post at Hatta Fort.

The edge of the plain was encrusted with mountains, high and folded against each other, copper against the steadily blue sky. It was winter in the Gulf, the sun was bright, the air was as warm as the finest day of an English summer.

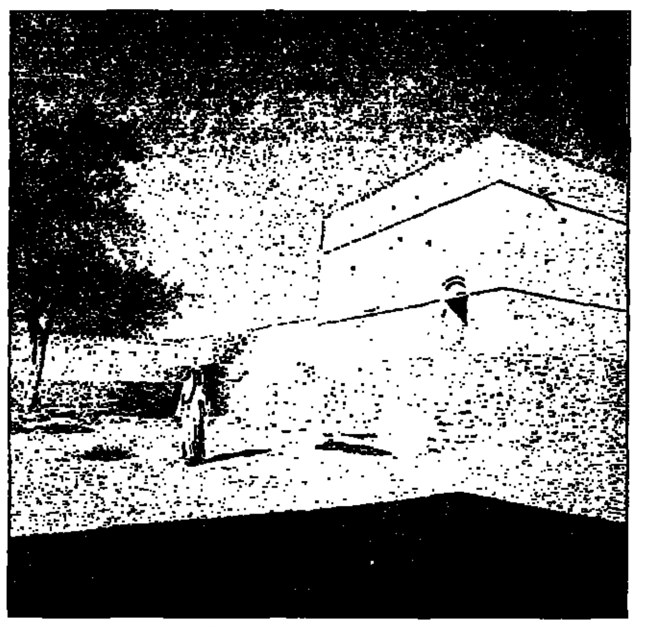
Two centuries ago, Hatta Fort stood eyeing the mountain passes for intrusive tribesmen. Now it sits at the centre of the long, peaceful valley, with the fort itself fallen but due for restoration. The elongated rifles of the Arab warriors of former times now mutely decorate the dining room of the local hotel.

It was the sort of place that prompted self-congratulation that you had discovered it. From its terrace you could look across the flat land to the Hajjar mountains with a sunny haze lying across everything. In the distance was the palace of the old sheikh, now dead, and still spoken of with reverence by the people. There were several mosques, rising like lighthouses against the browny plain. One stood up alone in the desert, another in useful comfort against a village grocery store and a car repair yard, and a third on its suburban garden.

Some go into the desert to listen to the wind in the dunes

In the mornings it was a toss-up which sounded first, the local cockerels or the local muezzin. The call to midday prayer (the times are published in the local newspapers) was not unmelodiously mingled with Bing Crosby and the Andrews Sisters sounding over the bar and swimming pool. Nights were magnificent, crammed with stars, and so still that the sound of a truck on the road to Muscat could be heard for miles.

Strange things are happening in Dubai. In a country where water is as valuable as petrol, the desert is slowly being turned green. Irrigation on a huge scale is making the former date-grower able to cultivate vegetables, lettuces, leeks, potatoes. Millions of trees have appeared. There are urban parks and cultured golf courses. So many migrating birds now rest among the palms and fairways of the Emirates Golf Club that a resident bird-watcher has been appointed. One of the flamingos, however, expired recently after being struck by a ball.



Hatta Fort, one of Dubai's frontier posts 200 years ago

The concrete routes of Dubai, particularly the road to the Sheikh's palace, are massed with flowers. Harry Newitt, a 47-year-old Scottish construction manager who has worked in the Gulf for 22 years, said: "All this cultivation, this green, has brought about a micro-climate. When I came to these parts it was nothing but desert." He added, with a touch of boasting: "These days we even have the odd cloud."

The desert, changing hue from mile to mile — red, ochre, fawn — and from hour to hour, means different things to different people. Two and a half thousand participants were engaging in a "fun drive" over 100 kilometres of sand dunes that weekend. Their four-wheel drives cling to the slopes, going up or going down. Others take part in sand-skiing, which is warmer but grittier than doing it on snow. Wadi-bashing means bouncing along dried river courses in a robust vehicle, occasionally setting a gazelle to flight or being watched by a puzzled Bedu.

A club called the Hash-House Harriers go jogging in the miles of sand, some optimists even try to cycle through it, and some survey it loftily from a hot-air balloon. Then there are people who leave the city simply to listen and watch for the birds. In this lovely but desolate place live the laughing dove and the little green bee-eater, the yellow-vented bal-bal and occasionally the hoopoe.

Other people go into the wilderness to walk or simply listen to the wind among the dunes. It can on occasions blow too fiercely. The Gulf weather forecast maps sometimes include a letter "S" to warn of flying sand. Lily, our driver, one of the thousands of workers from the Philippines (and from India, Pakistan and Sri Lanka), had seen a typhoon in her own country. "But a sandstorm is something different," she said. "How would you feel to see a huge cable drum bowling along the road towards you?"

As Lily poetically put it: "The trees of the desert have been designed by the camel." It was true, for every tree sprouting in the sand had been neatly cropped to the extent of a camel's reach, so that in the wilderness they appeared as rounded as any in an ornamental garden.

The camel is a beautiful animal and much prized, even loved. We photographed two kneeling placidly in the back of a Toyota pick-up. They had been to the vet's and their ears were bound up. Camels are cosseted and protected. If you collide with a camel while driving, and you survive, you must pay for the camel; if you do not survive (and colliding with them is not recommended), then your family must pay. It does not matter if it was the camel's fault.

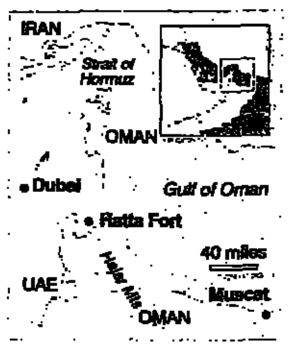
Camels still plod majestically across mounded desert that is otherwise inaccessible to machine, man or beast. The bumpy, awesome journey from Dubai to Abu Dhabi (just over an hour by car) can take 16 undulating days by the wild route.

The price of a racing camel (and racing them is a passion) starts at about £100,000 and a champion thoroughbred recently fetched £1.5 million. Races are run across eight miles of desert. There is no betting, although you can win a Land Rover for a complete forecast.

On the Indian Ocean beach in front of the Jebel Ali Hotel, two camels, Charles and Harold, operate in shifts taking guests for a sedate journey along the sand. Charles was on duty when my wife took a ride. In attendance were not only the camel driver but a tall man of distinguished demeanour wearing an immaculately pressed safari suit and gold-rimmed sunglasses. It was his task to clear up after the camels. Charles's droppings appeared small, almost dainty. I mentioned this and he replied gravely: "Charles, sir, is no trouble." Then a pause: "It is Harold is the trouble."

DUBAI FACT FILE

- British Airways (0345 222111) flies to Dubai. Return tickets cost from £399.
- Hatta Fort Hotel, Dubai: from £55 per day, plus 15 per cent service and 5 per cent tax. Jebel Ali Hotel Dubai: from £110 per day plus 15 per cent service and 5 per cent tax.
- Reading: *Culture Shock — United Arab Emirates*, by Gina L. Crocetti (Kuperard, £7.95). *Dubai: Tourist and Business Guide* (Gedoprojects, £10). *Middle East on a Shoestring* (Lonely Planet, £13.99).



Lurking within tent

The Al Bustan Palace Hotel in Muscat, Oman, is so grand it makes you want to apologise for not wearing your sword when you walk into the lobby. The ceiling is so lofty you could park a Boeing 747 beneath it. And, of course, everything is marble.

We spent a couple of nights in Muscat, on the edge of the warm blue Indian Ocean before setting off on our Dunes and Wadis trip — a wadi is a dry watercourse. In the past, few foreigners — except the SAS — were allowed into wilder parts of the country. But now, the adventurous traveller can trek almost anywhere across what is undoubtedly one of the most spectacular countries in the Middle East.

Ours was a rather special safari, with its own conditions. We would drive only Land Rovers — two Discoveries and a Defender in fact; much of the trip would be off-road; and at least part of it would be across the eastern corner of the world's largest sand desert, the Rub' Al Khali, better known as the Empty Quarter.

There were nine of us: Edward and Leonie Packer, both veteran drivers from Devon; Douglas Ethridge from Seattle; Barbara McGivern, an artist from Toronto; Dr Dick Morgan, physician in residence; John Carter, a Land Rover expert; Ib Kidde-Hansen from Denmark, an experienced desert driver and recovery expert; Major Robin Hitchcock, organiser-in-chief; and myself as unofficial historian.

Driving in the desert is a difficult art, even in a 4x4, except for the Bedu for whom any battered old Toyota pick-up, preferably with bald tyres, will do. So next morning, our novice wadi-bashers headed for the nearest patch of desert, all dead keen to try their hand. Within five minutes they were all stuck. The reason? Not enough impulsion up the soft sand slopes. The rules are simple. Go for it. Hesitate and you are lost.

An hour and three recoveries later, everyone was beginning to grasp the subtleties of dune driving. But these were baby dunes. Out there were desert monsters waiting to devour the unwary.

Leaving behind Muscat and the Sultan's amazing palace, we drove along an empty coast between the spectacular Hajar Mountains and the sea. At Sur, where they still build ocean-going dhows, the guest house manager had arranged a barbecue. It was wonderful to dine outside, under the stars and within sound of the sea, in December. Next morning we drove down to the harbour to see the fishing dhows bringing in their catch of 50lb silver tuna, steel-blue kingfish and 10ft sharks, including several weird-looking hammerheads.

From Sur we drove southwest across a gravel plain, skirting the northern edge of the Wahiba Sands, which lie 150 miles east of the Empty Quarter. When Wilfred Thesiger travelled this way 50 years ago, he noted that among the Wahiba, a Bedu tribe, there was no contrast between rich and poor. Everyone lived simply in a black goat's-hair tent, dressed in the same way and ate the same food. The democracy of the desert which appealed to Thesiger has changed, but not entirely.

We had now crossed half the country and the next day we headed towards the Empty Quarter. The pink wall of the Sands, as the Bedu call them, materialised slowly and mysteriously out of the haze.

Then we drove a few miles into the desert to lunch in the black tent of Ali bin Genazil, a sheikh of the Beit Musan. A huge platter of kid and rice was carried in and we all gathered round, sitting cross-legged on the sand — oh, what agony — but the rice was delicious.

After lunch we set off through the dunes, heading north on Thesiger's trail, Sheikh Ali twisting his way expertly through the sandy equivalent of a choppy sea. We slept at Haima, before striking back into the sands to the outpost of Ramlat Mughshin.

We continued north, parallel to the Saudi border and that night camped in the desert, at Bu Tabul. It was an enchanting evening; a low moon turned the dunes, so majestic in the day, into a pale ocean of sand, and the evening star shone with a brilliance you only see in the desert.

The following day was perhaps the most exciting. Up early, we left the dunes behind and entered the great quicksands which the Bedu call the *Umm as Samim*, or Mother of Poison. They used to give these salt flats a wide berth — whole raiding parties are said to have disappeared without trace — but now you travel safely by "floating road" across what look like snowfields. But stick to the road. Recently an oil company lost an 85-ton bulldozer here.

Emerging from the Umm as Samim, we overnighted at Nizwa, and next day drove up the Jebel Akhdar, Oman's highest mountain, where the SAS fought a long, tough battle in the wind and mist in 1959. Taunted by the rebels — "Come up and fight Johnny", the SAS eventually stormed the rebels' stronghold after a daring nightime assault. The views from the top are magnificent but don't look down if you suffer from vertigo. The sheer drop from the summit to the bottom of the Grand Canyon — almost as impressive as its namesake in Arizona — is 3,000 feet.

On our last day, some of us visited the old fort of Jabrin, beautifully restored and with a wonderful view of the Jebel. On the second floor the guide pointed to a small room.

"This was where the Imam kept his horse."

"Here?" I said in surprise. "Why?"

"He never knew when he had to make a quick escape."

They may have lived in splendour, these Arab princes, but they never knew how long it would last.

CHRISTINA OSBORNE

Until recently few travellers had visited Oman

FACT FILE

- Gulf Air (0171-408 1717) flies daily from Heathrow to Muscat from £399 return. British Airways (0345 222111) flights from £769.
- The five-star Al Bustan Palace in Muscat (UK reservations 0181-847 3711) charges from £77 per person for a double room.
- The four-star Gulf Hotel in Qurum, Muscat (Oman 96 856 0100) has double rooms from £41.
- TCA Holidays (01242 224482) arranges tailor-made trips including wadi-bashing.
- A visa is essential. Apply to the Embassy of the Sultanate of Oman, 167 Queen's Gate, London SW7 5HE (0171-589 2840).

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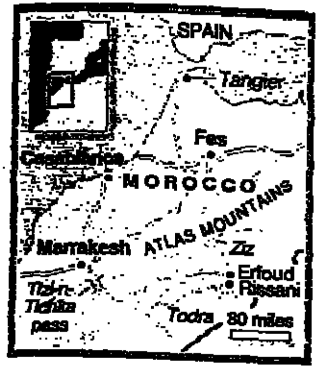
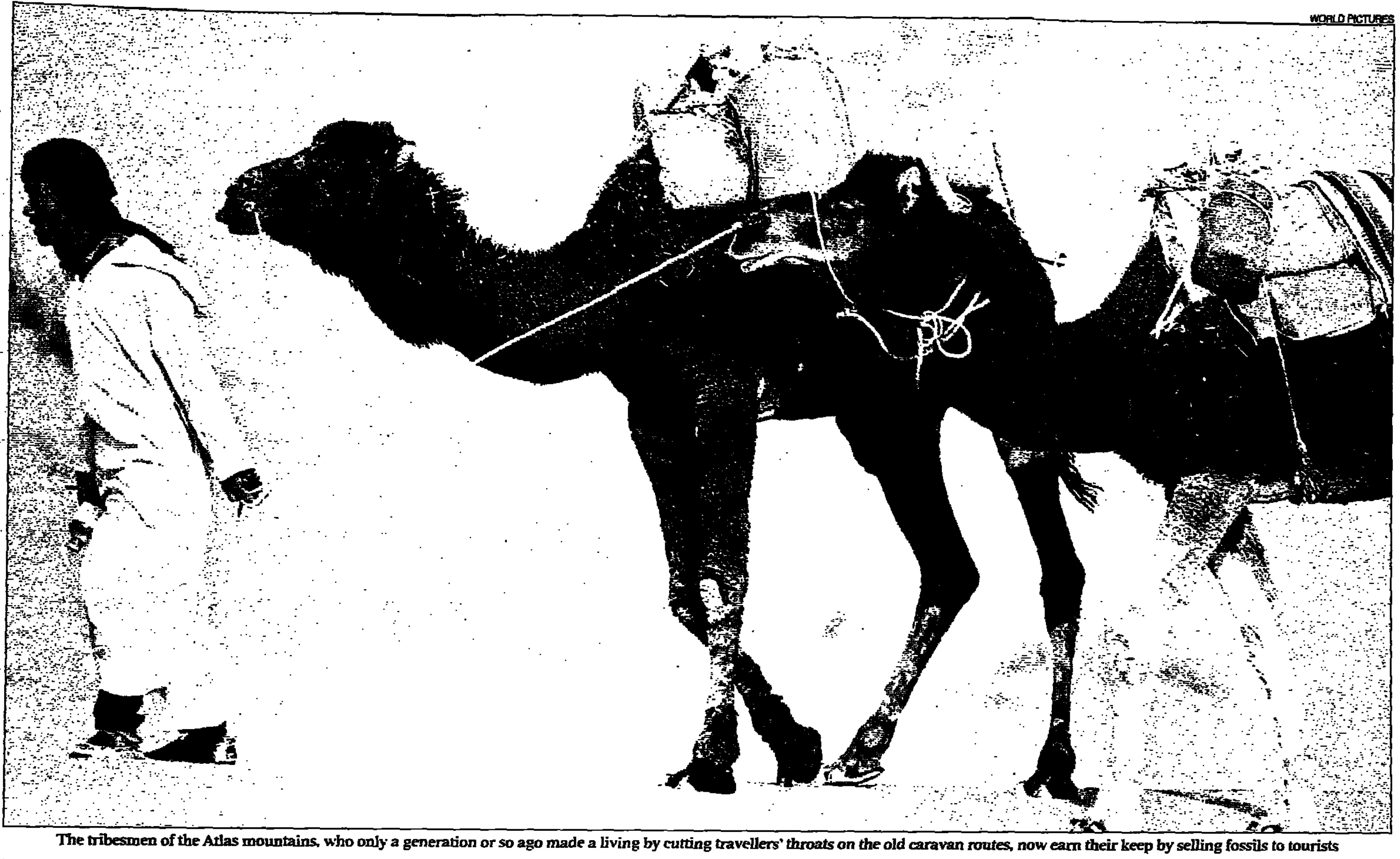
Morocco: Mud, fossils, French Foreign Legion forts and Schubert on an adventure holiday for softies

Saharan tales of the unexpected




WORLD PICTURES

The tribesmen of the Atlas mountains, who only a generation or so ago made a living by cutting travellers' throats on the old caravan routes, now earn their keep by selling fossils to tourists

It rained all the way from the Atlas Mountains to the Sahara. The Gazelle River — the Ziz — *had* turned carnivorous. It was *now* a goat-devouring torrent across the road south. We climbed out of the bus and joined wool-wrapped Berbers and steaming mules in contemplation of our predicament. Enterprising children materialised out of the drizzle to sell us woven palm-leaf camels. Saleh, our laconic driver, muttered: "This typical *Morocco — nothing* happen, nothing happen, then everything happen."

Why (I couldn't help wondering) did things have to happen around dinner time? This was, after all, a "soft" adventure holiday, and I had assumed that the main difference between hard and soft tourism was that on the latter *the meals would be on time.* And yet here we were having our dinner schedule disrupted by nature for the second day in a row. Mud had been the culprit yesterday. That evening's tent-ground had become a *squelch-zone reminiscent* of a forward position from *the* First World War.

It might make us feel better to know, ventured our tour leader, Alan, as we wolfed a late collation of lentils and bread and jam with cocoa, that this had been the first rain in the area for 15 years.

If proof were needed that rain was indeed a rare event this far south of the Middle Atlas ranges, there were the French Foreign Legion's mud forts from the 1920s and the Alawhite sultans' scattered mud-wall settlements, all apparently dissolving *into* the landscape beside the old caravan route to Erfoud and Rissani. The Foreign Legion was still getting involved in tribal fights here as late as the mid-1930s.

Today's skirmishes take place in the gift shops. My guide book was gloomy on the subject of Rissani: "It's the hustlers that you will remember this hot, dusty place by. They outdo even those of Marrakesh." Not true. There was not a smidgen of hot dust *to be seen, only mud — and the* town's predictable "Saharan" jewellery emporium. Besides, I found this little oasis town unexpectedly charming.

The salesman at the ethnic jewellery shop wore Gucci loafers under his tribal robe and let slip that he likes skiing at *Steamboat Springs in* Colorado. It might have been his way of excusing such *fabulous* prices. But at the little market outside, which probably had not changed since Rissani was on the slave and ivory route, I was able to buy a handful of musk for less than £1. And I *still believe that this intriguing* substance — which my dictionary accurately described as "odiferous and reddish-brown" (and then went on to talk about it being a "secretion of the gland of a male deer") — will turn out to be *more* useful than for making next door's cat get *stroppy* with my rucksack.

"Real" *Saharan* weather was reinstated the next day when we all got up in time to greet a cloudless dawn and climb into 4x4 vehicles to visit the extraordinary dunes of Erg Chebbi. "This typical Morocco," *said* Saleh *mournfully* looking at the sky where solid gold-light was washing out night before stars. Out of the mist from the direction of Merzouga loomed the Jeeps of rival adventure tours.

The dunes are a Manhattan-sized sand sculpture placed by *the wind on the level, stony* Sahara. You can breakfast at the Café de Sud and *listen to* the old man who sits in the doorway and impassively strums what looks like a dead cow with strings. Then you can set off up the nearest dune.

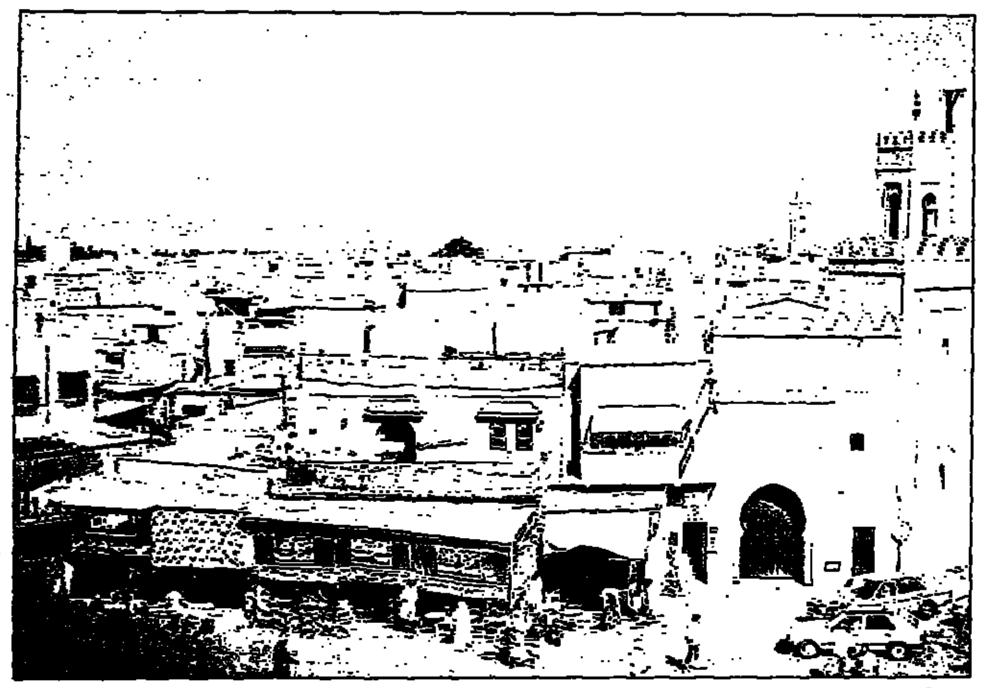
It's a long way from one *dune to the next.* What at first looks like a shed-sized hillock *turns out, on closer acquain*tance, to be as big as two city blocks. Just as you are realising that all you can see is more dunes in every direction, and that you have no idea where the Jeep is, a blue-robed figure, swathed to the eyes, will appear leading a camel and say: "Want a ride, mister?"

I can resist riding a camel, but never pass up a fossil, of which the camel-men keep large selections to conjure out *of their djellabas.* Just over £1 was not bad, I think, for two exquisite *little nautili from* 50 million years ago. The Sahara's fossil deposits have proved a boon, not to say a boom. Every roadside stall and tourist shop has a pile or two of Jurassic souvenirs. Tribesmen of the Atlas such as the *Ait Haddidou* and *Ait Atta* — who only a generation or so ago made a living by cutting travellers' throats have turned instead to paleontology. *In the far away souks of* Fes or Casablanca, touts sidle *up to you and hiss,* "Hey, I give good ammonite. Maybe you like trilobite?"

My camel-operative told me, in a disarming burst of Taureg candour as I was paying for the fossils, that personally he regarded camels as bottom-numbing, grudge-bearing dandruff factories. His favourite mode of transport, and the way he came to work each morning, was by bicycle. "I hide bike behind dune so nobody steal," he said.

Encountering *the unexpec*ted seems to be a typical Moroccan experience. After a day's drive north and west into a craggy landscape framed by white peaks, we trudged up the swollen stream bed in the bottom of the 300 metre deep Todra Gorge to our miles-from-anywhere hotel, the Yasmina — as Elizabeth Schwarzkopf's version of Schubert's *Du bist die Ruh'* bounced off the cliffs around us. Next was *Sgt Pepper's Lonely Hearts Club Band.* "People leave all kinds of tapes," explained Mohammad, one of the two laid-back Bouyakhf brothers who run the Yasmina. "We put the speakers on the balcony so we get good reverb." He claimed that the crag martins, ground squirrels and eagles enjoyed it.

Later that evening Bryce Reynard, forestry develop*ment officer* for Inverness (who, with his wife and daughter, was enjoying his first organised adventure holiday), was going through Mohammad's music hoard. "Sorry folks," he said. "There aren't any Jimmy Shand tapes."



The place of the skulls — *Djemaa el-Fna* — is the main square in old Marrakesh

Fate *continued to be* kind (musically speak*ing) when we arrived* at our last overnight stop before crossing the mountains to Marrakesh and home, the Berber settlement of Ait Benhadou. Saleh and the waiter, the boy cook and the woman washer-up at the modest caravanserai where we had fled from yet *more rain,* sang, danced and drummed for us. *It was heart-rending,* foot-tapping stuff, more African than Arabian, but unmistakably the great progenitor of flamenco. It was impossible not to bop.

The brown of sand, stone and mud walls (against which the primary colours of Moroccan tribal costumes flare) gave way to terraced wheat fields, *nut trees* and then to cold slopes of spruce and finally to snow-covered rocks as our bus climbed through the Tizi n'Tichka Pass. Tough-looking mountain men, whose fathers were the last tribal people to be "pacified" by French forces, looked us in the eye and held out fossils and mantelpiece knicknackery every time we stopped for photographs.

The place of the skulls — Djemaa el-Fna, the main square in the heart of the old city of Marrakesh — seemed an appropriate place from which to take an overview of Morocco. I emerged into it from the alleyways of the great souk clutching new pink slip*pers and a spruce box.* Back there I had left before I could *be pressured into buying* dried iridescent beetles that the salesman assured me would do wonders for my love life.

In the great square, old men storytellers stood on boxes and, with hypnotic skill, drew crowds who had heard the same story many times before. *Tumblers tumbled.* Outrageously costumed water-sell*ers demanded* fees just to be looked at. Naptha flares lit up piles of steaming snails and gruesome, ready-to-eat sheep's heads. A persuasive current of drumming started up somewhere and snake-charmers made earwax-shifting shrieks with their reed pipes.

Despite our large presence here, we tourists had, in some magical way, disappeared.

BILL POWELL

● *The author was a guest of Explore Worldwide.*

FACT FILE

- Explore Worldwide, Frederick Street, Aldershot, Hampshire GU11 1LQ (01252 319448) offers four tours to Morocco — Imperial Cities and Desert, Berbers of the Anti-Atlas, On Foot to Isolated Villages, and Walking in the Atlas. Prices start at £435 for the 15-day (winter) Atlas trek and include flights, most meals, hotels and camping.
- Moroccan Tourist Board (0171-437 0073).
- Reading: *Morocco That Was*, by Walter Harris (Eland, £8.99) *A Year in Marrakesh*, by Peter Mayne (Eland, £8.99). *Morocco* (Rough Guides, £9.99). *By Bus To The Sahara*, by Gordon West (Black Swan, £6.99).

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Britain: Unusual breaks let you enjoy life (slowly) in an old caravan, or discover the novel in you

Just a gypsy life for me

At two miles an hour even the walkers overtake you, and cyclists whiz past in a blur. As for cars, well, they just have to slow down and wait for you to let them pass. Most drivers, to my surprise, show patience and courtesy — they smile and wave, and a few even stop to take our picture as if it is they who are on holiday and not us. In August in the Cotswolds, they probably are.

We were travelling in a horse-drawn caravan for a week, my wife Kate and myself and our son Adam, a week short of his first birthday. Completing the party was Dolly, a twentysomething Irish mare who was destined for the knackers' yard until she was rescued from a ferry in Liverpool. Docile, friendly and hard-working, she earns her keep by leading tourists around a 50-mile circuit of the southern Cotswolds.

"How will you manage the horse?" friends asked. The short answer is you don't have to. Richard and Liz Fayle, the owners, spend the first afternoon teaching you to drive and come out each morning and evening to harness up and settle down. "You don't have to touch the horse all week if you don't want to," Liz said. But of course most people do; grooming and tacking-up is all part of the fun. Even Adam, by the end of the week, was stroking Dolly, feeding her apples and trying to pronounce her name.

The caravan was a gaily painted bowtop as used traditionally by Gypsies. Luxury it is not. Mod cons consist of a gas stove, weak lights powered by a car battery, and a chemical toilet in the boot. (We did not use this, because you have access to flush toilets most nights and become adept at controlling your timing.)

If your idea of a cheap hotel is one that does not provide a soft dressing gown, forget it. But if you think washing out of doors, cleaning your teeth by moonlight and sleeping under canvas listening to the rain all add to the romance of a holiday, you will love it.

The caravan sleeps four — in theory, at least — but if we had had to share with another couple I doubt whether we would have stayed on speaking terms. Smaller than the average bathroom, it manages to become bedroom, sitting room, kitchen and car in one. The ingenious design finds space for wardrobes, water tank, dining table, book racks and dried flowers — plus the mystery item on the inventory: "Octopuses, various."

"Where do you stay at night?" was a common question. We stopped mostly on farms, with grazing for Dolly and tap water for us, and every other night the luxury of a shower. The first stop, at Chavenage Green, near Tetbury, Gloucestershire, was the most remote and romantic; deep among the trees, I fell asleep to what I imagined was the cry of a fox.

At Shorncote, near Cirencester, we slept beneath (what else?) a horse-chestnut tree on a farm selling free-range eggs; at Little Somerford in Wiltshire, we stayed in the yard of a blacksmith's workshop, where Hector Cole makes the world's best medieval-style arrowheads. This was the only stop without a nearby pub, but cheese and chianti, drunk out of plastic beakers on the wagon steps, were more than acceptable substitutes.

'We slept beneath a horse-chestnut tree'

Shops are few and far between, but the Fayles will deliver bread, milk and newspapers each morning.

The best thing about the holiday was the thrill of the open road — travelling slowly, without pressure, with one of us at the reins and the other on foot carrying Adam and keeping an eye out for cars. The longest day was 11 miles, so we could start late, stop for a picnic and still take our time. Most of the route followed quiet country lanes where a caravan takes up the width of the road; half a mile on the A429, with juggernauts thundering past, came as quite a shock.

The view from the driver's seat, of meadows and hedges and dry-stone walls, and the looks on the faces of tourists as we passed, were enough to make everything else worthwhile. For a week we were enclosed in our own small world, with a faithful horse for company and our possessions in a few boxes, and nothing to do but eat, sleep and move slowly on to the next stop.

By the end of the week I was so relaxed that I felt I could live like that for ever. Well, until winter.

TONY KELLY

● *The author was a guest of Uley Carriage Hire.*

FACT FILE

- **Uley Carriage Hire, Weavers Workshops, The Street, Uley, Dursley, Gloucestershire GL11 5TB (01453 860288). A week's caravan hire, with full back-up support, costs from £290 in April to £435 in July and August.**
- **Pubs on the Cotswold holiday: The Plough at Crudwell for homemade pies and cheap Oakhill bitter; the Carpenter's Arms, Sherston, for fresh fish from Cornwall.**
- **Other companies offering horse-drawn caravan holidays include: Acorn Activities (01432 830083): a week in Wales, May to September, for £475 per caravan. Bowland Bowtops (01729 840382): a week in the Yorkshire Dales from April to October for £400 per caravan. Slatterys (0800 515900): a week in southwest Ireland from £250 to £500 per caravan, plus travel to Ireland. It also offers all-inclusive packages.**

TONY KELLY

On the hoof with dependable Dolly, discovering pretty villages on a 50-mile circuit of the southern Cotswolds. The caravan was a bowtop, used traditionally by Gypsies

Baby on board: Adam, at 11 months, enjoyed his life on the road

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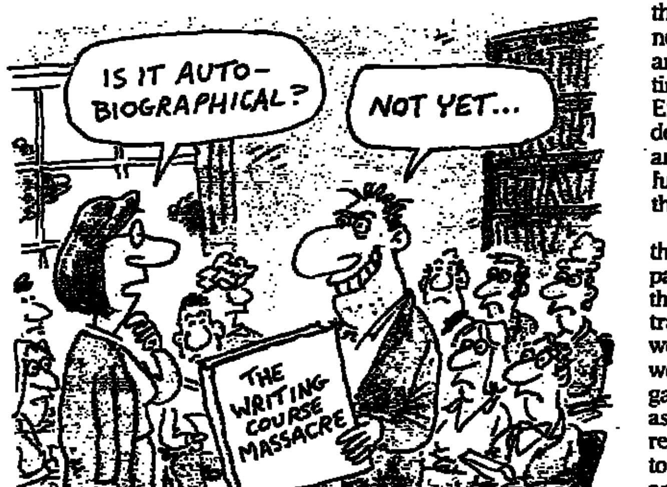
TONY REEVE


IS IT AUTO-BIOGRAPHICAL?
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Reeve

Dexter, the tramp, wears yellow fluorescent swimming goggles to the pub; Richard has the stigmata on his private parts; a Lothario runs personal transformation courses and takes advantage of his students; an ageing hippy dreams of being Che Guevara in the Bolivian jungle. These were some of the characters I met on a week-long creative writing course run by the Arvon Foundation at Lumb Bank, an 18th-century farmhouse in the Yorkshire moors.

We were there, 16 students and two tutors, because we all "have a novel in us" — or thought we had. On the evidence of the week, with a little careful nurturing, most people do have a tale worth telling.

The Arvon Foundation has three centres which offer the chance to work creatively away from routine life and to enjoy the stimulation of being with other writers. Patrons, from Beryl Bainbridge to Salman Rushdie, read like a very long Booker shortlist. Many offer generous financial support, seeing Arvon as an opportunity to give something back to writing's grass roots.

Aspiring authors attend for many different reasons. All they have in common is a love of words. For some it is about getting away from families or demanding jobs and finding the space to write. At Lumb Bank, the former home of Ted Hughes and Sylvia Plath, eight small writing sheds with views across the valley offer a stimulating change of working environment.

For others it is a more social occasion, a rare opportunity to sit into the small hours talking books with people who share the same interests. "Most people's eyes glaze over when I say I am writing a novel," a mother of three said. "Here everyone is genuinely interested." For others it may be a form of therapy. Many first novels are thinly disguised autobiography and my fellow students swiftly worked out that mine was no exception.

Some bring completed novels with them and enjoy trying out their work on a captive audience. Others are seeking advice on how to structure a plot. Some will have already published short stories and poems while others will have only recently started writing. Although attenders are overwhelmingly white and middle-class, Arvon is trying hard to address this imbalance and a range of grants and bursaries are available to those on low incomes.

The tutors are published writers and skilled communicators. Often their role is simply to listen and encourage. "Confidence is what we hope most people take away with them," said Elspeth Barker, author of the award-winning *O Caledonia* and one of the tutors during the week I spent at Lumb Bank. "Most people can write a bit and have good ideas but don't know how to take it forward."

The mornings are usually spent in group workshops on exercises set by the tutors, although some prefer to find their own space to concentrate on work already in progress. In an exercise on dialogue I had to write a morning-after conversation between a stockbroker and his corkscrew (easier than it sounds once you throw in a few cheap lines such as "I don't know who is more twisted" and "screw you"). Other exercises explored description and character development.

Afternoons are spent in one-to-one tutorials. Talking a plot through with an experienced novelist can clarify things in an amazingly short space of time. In one session with Elspeth Barker, my own effort developed a fresh introduction and a different ending. Thankfully some of the chapters in the middle remained usable.

The evenings are spent in the wonderfully old-fashioned pastime of reading aloud. The theme varies but the last night traditionally is a showcase for work produced during the week. There was a guessing game throughout the course as to who would be the first to read a sex scene aloud. We had to wait until the last evening and in the end it was a surprise. Most had bet on it being me.

If all this bookishness sounds a bit earnest, do not believe it. There were more comic turns on display in the workshops than on the Edinburgh Fringe.

Most students also took advantage of some of the best walking country in Britain, though when Barbara Trapido, our other tutor, learnt that I had been on a three-hour hike over Hardcastle Crags she told me: "You'll never get a novel written like that." I stick to my claim that fresh air is a great aid to the creative flow.

As to "the novel", it will be brilliant when I have finished rewriting the beginning and the end, changed most of the characters and restructured the plot. At least a week on an Arvon course has given me confidence that I can do it.

NIGEL WILLAMSON

● *Details of courses from the Arvon Foundation, Totleigh Barton, Sheepwash, Beaworthy, Devon EX21 5NS (01409 231338). From April courses cost £290 a week, including food, tuition and accommodation.*

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Skiing: To the horror of resort bosses, **Doug Sager** dispels the myth that there is no off-piste skiing in America

Out of bounds at fearful Vail

Vail's vice-president blanched whiter than the foot of freshly fallen powder we'd just carved up to the boundary ropes separating the Colorado resort's carpet-smooth slopes from the Rocky Mountain wilderness beckoning below. In front of us was an open gate and untracked undulating forested terrain all the way down to the valley town of Minturn.

Having been explicitly informed by the Ski Safety Patrol that the route was safe, I suggested making the descent. Horror and fear flashed across faces. "No.. Never... Not in a million years," the VP and his minions averred.

Knees knocking in fright — terrified as much by the public relations disaster of allowing foreign journalists outside Vail's ultra-safe patrolled perimeter as by thoughts that we might insist *she* accompany us, a woman media aide could only mumble "mineshafts" as an excuse. "Illegal," the VP mouthed in a whisper.

Unfortunately for them, I had spent the previous day with the resort's safety patrol learning what is and is not legal to ski, an issue nowhere more crucial than at Vail. It is America's favourite resort and the best by far for intermediate skiers, because it is the "off-piste" international market which Vail and Beaver Creek are most interested in wooing.

Where Aspen is see-me celebrities from California, Vail is more east coast, and corporate. Bagels and blintzes are never more than a pushcart — albeit one disguised as a stagecoach — away. And the clientele is not without sarcasm. "A motorway runs through it," a New Yorker suggested as a working title for this article, contrasting the sentimental film and book *A River Runs Through It* with the roadway reality of Vail's Interstate 70.

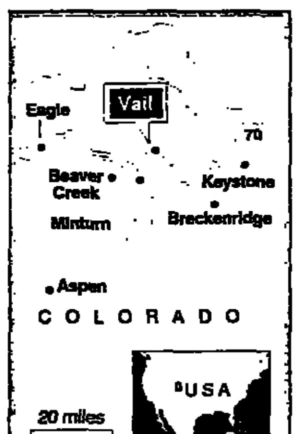
But what could be more practical, or typically American? The interstate allows easy access to Denver, 100 miles away, and quick transfers from Eagle Airport, 35 miles. It also links Vail's skiing to Beaver Creek, 12 miles down the road on fast, but not free, shuttle buses.

Transport on the mountain is equally efficient. Vail boosting what was already North America's largest network of high-speed chairlifts, with the recently opened Lionshead gondola. Each sit-down cabin, lit and heated for night use, features rosewood inlay handcrafted by Swiss monks.

Snowboarders drool over the challenge of Vail's Back Bowls

FACT FILE

- **Continental Airlines** (0800 776464) has 18 flights a week from Gatwick to Denver, via Houston or Newark, with return fares starting from £489.
- **The Lodge at Vail** (0181-568 8366) offers a full range of skiing programmes from beginner to heliskiing, with B&B starting at £120 per person sharing a double room.



The resort makes no apologies for operating on the principle "bigger means better". In its quest to be all things to all skiers, Vail, already incorporating Beaver Creek and tiny Arrowhead, has merged with the Summit County resorts of Keystone and Breckenridge, giants in their own rights, to form what will be a skipass area rivalling France's Trois Vallees, with which Summit County is twinned in a skipass accord.

One result of the merger is the first shuttle transport between Vail and Summit County, $5 for the 30-minute trip.

Part of the $150 million (£94 million) improvement is the huge Eagle's Nest complex on the top of Vail Mountain, where one of the world's biggest snowboard terrain parks, an ice-skating rink and a beginner's ski slope are all open at night. Future expansion is geared towards the off-piste and adventure terrain Vail's increasingly international clientele demand: 2,000 wilderness acres in the Category Three sector opposite China Bowl.

Expansion is also under way in Vail Village, where overnight capacity is a modest 12,000 skiers, about a third the number who crowd the pistes of Méribel or Verbier. Vail's premier hotel is the Lodge at Vail, an Orient Express hotel and the only one in the village which boasts skiing to and from the door. A $12 million International Wing is due to open next season. High-rollers pay up to $3 million to buy private flats at the top of the Lodge. Hotel rooms on the lower floors are furnished in antiques.

Breakfast at the Lodge is the best in Vail. But it is the enthusiastic yet discreet service, seldom successfully realised in America, which gives the Lodge the cachet of a *European grand hotel*.

No matter how good the service, British skiers often complain that American on-piste skiing is anodyne. Piste skiing is strictly patrolled, with go-slow zones and slopes closed by ropes across their entrances, even when avalanche risk is minimal. "There is no off-piste skiing in America" and "You'll go to jail if you ski under the ropes" are two frequent myths Europeans use to decry the lack of adventure in American skiing. Most Americans share these misconceptions.

As I learnt from my day skiing with the safety patrol, the truth is that "off-piste" skiing, as understood in the Alps, does exist in spades, or at least in the double black diamonds Americans use to mark such terrain on their piste maps, *inside* resort boundaries. Vail's Back Bowls are superb examples.

Six miles wide and encompassing chutes and dropoffs snowboarders drool over, as well as much milder steeps, the Back Bowls are Vail's bid for skier cred, so important that the resort has registered the name as a trademark. Careful not to get too hard core, however, Vail grooms some runs in the Back Bowls, and virtually anyone can negotiate the Silk Road, an intermediate trail sweeping the periphery of the Back Bowls from top to bottom.

Most Americans believe, wrongly, that going "out of bounds" is illegal and insanely dangerous. By "out of bounds", an American means leaving official resort perimeters behind and skiing "the backcountry". Far from being illegal, specific provision for this kind of skiing is made by resort safety personnel working in conjunction with the relevant forest service.

Vail's legal access to out of bounds backcountry skiing is in the form of several open gaps, called "backcountry gates", in the perimeter rope. Signs warn that you are leaving the resort, that hazards exist and that you exit at your own risk. That not one American in a thousand relishes such risk was amply proven by the incredulity with which our Vail minders watched as I took off with two companions, one a knowledgeable local guide, down the Minturn Mile.

The powder was soft and deep, the pitch thrilling without inducing concern. In fact, it was everyday off-piste skiing in the Alps. What made it special was finding such an out-of-bounds experience in Vail of all places. Not that we were the first.

Kicking off the skis down in Minturn, where mobile homes, wooden shacks and rusting pickup trucks threw some welcome grit into the Vail vacation experience, we pushed through the doors of the Minturn Saloon to find that a far tougher type had beaten us to it: John Wayne, whose memorabilia and photos are all over the saloon. The Duke may have skied in Vail but, like real men, he made his way over the hills to Minturn to do his drinking.

● *The author was a guest of Continental Airlines and the Lodge at Vail.*

IMAGE BANK

Skiers step out for a day on the slopes at Vail, which is merging with other resorts to produce a skipass area rivalling France's Trois Vallées

WORD WATCHING

Answers from page 25

IMAGO

(c) The final and perfect stage of an insect after it has gone through all of its metamorphoses. For example, a butterfly. "Aha!" you exclaim, as your sister at last emerges from the bathroom after more than an hour, fully decorated and ready to receive her latest boyfriend, "the ultimate imago!"

VELLICATE

(a) To twitch or cause to twitch. From the Latin *vellere* to tug violently, to pluck (eg hairs).

DELTIOLOGY

(c) The collecting of postcards as a hobby. "In support of my application and cv for the post of Human Resources Manager, I should like to mention my skills in ergonomics, comparative statistics and deltiology."

QUAG

(a) A boggy place, especially one that quakes under foot, from the Old English. Shortened version of *quagmire*. Related to *quake*, *earthquake* and *Quaker*. "Jamie, come here this minute and clean up your room! Do you realise that the area around and under your bed is pure quag?"

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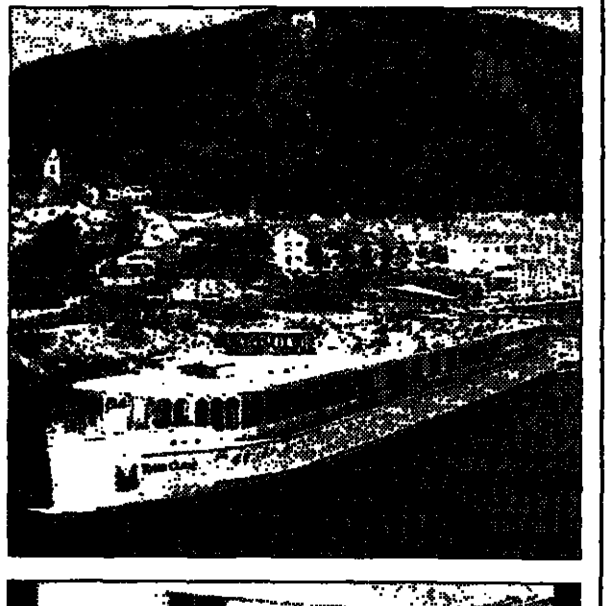

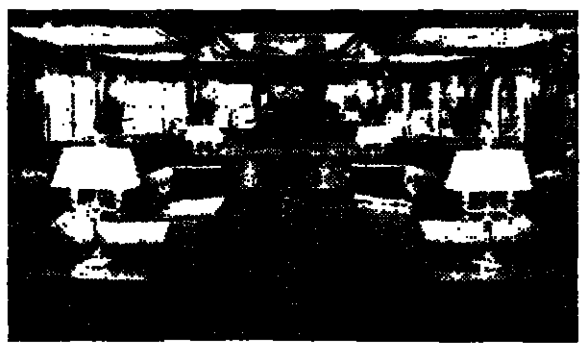

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DAY 8 Budapest-London (Heathrow) Disembark after breakfast, transfer to the airport for early afternoon flight to London by scheduled air.

*This sailing operates in reverse order from Budapest to Nurnberg

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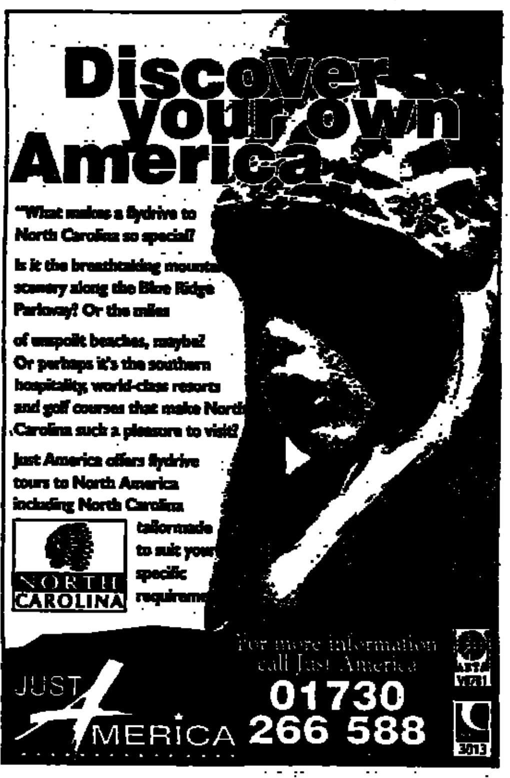

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JILL CRAWSHAW'S **EASTER TRAVEL TIPS**

Festive flyaways

UNUSUAL and colourful Easter celebrations in Valencia include the Semana Santa Marinera, when small objects broken throughout the year are hurled out of windows on Easter Sunday as a symbol of renovation. There are also palm leaf processions in Elche and Alicante on Palm Sunday (March 23), tamborada (drum) performances in Alcora and processions in Orihuela. It is traditional to picnic on Easter Sunday, with Mona de Pascara cake.

Mundi Color (0171-828 6021) offers two-night B&B breaks for £321 to Alicante, and £334 to Valencia.

ROBERT HARDING

Hooded celebrants: one of the many colourful Semana Santa processions held throughout Spain over Easter.

Swanning off

A MEDITERRANEAN cruise by Swan Hellenic (0171-800 2200) looks at early Christianity in Jerusalem and Galilee and Roman influences in Lebanon, with visits to the Crusader castle built by the Knights of St John in Cyprus on Good Friday, and Byblos, reputedly the oldest city in the world, on Easter Monday. Classical and Islamic lecturers and Egyptologists accompany the cruise, as well as the ornithologist Jeffrey Boswell to identify black kites over the Pyramids and eagles in the desert. The 15-day cruise costs from £2,760 all-inclusive.

Dutch treat

TEMPTING city breaks from Kirker Holidays (0171-231 3333) include two nights in Amsterdam, staying at the five-star Grand Amsterdam, formerly the city's town hall where a Roux brothers brasserie and an indoor pool are among the facilities. Prices — £356 by air, £338 by Eurostar — cover transfers, hotel and Dutch breakfast, a canal cruise and guide books. Also offered, three nights for the price of two to Paris (£393 by air, £366 by Eurostar), staying at the de luxe Hotel Scribe, near the Opera, whose Michelin-starred restaurant serves one of the best full breakfasts in Paris. Breaks in Bologna and Brussels are from £472 and £225 respectively.

Alpine air

SPRING flowers, walking, fishing and biking are among the attractions of an Easter break in the mountains around Slovenia's chocolate-box Lake Bled, where the former Yugoslav royal family and, later, Tito holed up in the summer. Slovenija Pursuits (01763 852646) offers a week's half board for £357 (£245 for children under ten) at the Pri Biscu farmhouse in Zasip, where the children can help the farmer with milking and feeding the livestock. Other farms and self-catering flats also available.

Fat chance

A HEALTHY three-night break at the Thermal Hotel on the Danube island of Margitsziget in Hungary is offered by Thermalia Travel (0171-483 1898) for £324, including flights, and B&B. The hotel has a range of health and fitness treatments, but beware. . . the basic ingredients of Hungarian cooking are cream, butter and goose fat.

Provençal trek

WALKING tours on easy-to-follow paths from the Alpes du Sud to the Plateau de Valensole are offered by Sherpa Expeditions (0181-577 2717). Scenery *en route* includes Alpine terrain, medieval villages and the Grand Canyon de Verdon with its 1,500ft cliffs. Overnight stops are in Moustiers and St André. The cost of £617 covers flights, seven nights half board and daily luggage transfers.

Madeira cake

THE GRAND dame of Madeira, Reid's Palace Hotel (reservations 0171-805 5059), offers families free Easter stays for the under 12s if they share their parents' room (50 per cent otherwise). Activities include windsurfing, sailing lessons, films and aerobics for six to 12-year-olds, and swimming lessons, treasure hunts, tennis and pastry-making with the sous chef for the three to fives. Easter rates start from £133 a night, with flights from £300.

Island haven

THREE-night breaks to Guernsey from Premier Holidays (01223 516000), departing March 28 and staying at the Duke of Normandie Hotel, St Peter Port, cost from £234 per person with flights and B&B.

Fare do's

A RANGE of low cost fares are offered by Campus Travel (0171-730 3402) for students and under-26s "to help blow your student loan". Return fares to Zurich are from £96, Amsterdam £67, Milan £134 and Cairo £256 — exclusive of tax.

Snow babes

PARENTS can enjoy an Easter cross-country skiing break at Venabu in Norway with Headwater (01606 48699) in the knowledge that the children will have their own programme of snow-hole digging, an expedition with camp-fire cooking, sledding, ski-jump competitions and ski treasure hunts. The price for a week departing on March 22 is £798 (£478 for under 12s).

Single minded

THREE DAYS of non-stop action — abseiling, climbing, canoeing down the River Wye and a gorge adventure day in the waterfall country south of the Brecon Beacons — are offered by Acorn Activities (01432 830083) at Easter for single holidaymakers. The price, £260, includes half board at the 18th-century Dragon Hotel in Crickhowell, transport to and from the activities and packed lunches.

French leave

VILLA holidays are offered by Drive France (0181-395 8888) in the Dordogne, the Languedoc and Brittany. Based on six people sharing, a week in the Languedoc costs from £38 per person, including the the cost of ferry crossings.

Correction

The telephone numbers for Italian Cookery Weeks, described in Weekend Travel last week, are 0181-208 0112 or 0171-620 2121.

Non-nerd's guide to Internet travel

Surfing the Worldwide Web can answer most of your holiday questions – and save you money on fares

Planning a journey is part of the travel experience, and a sense of security comes from being well prepared. The usual solution is to read newspaper travel sections or buy a guide book, but other people will have the same information and be there to greet you when you arrive at that out-of-the-way temple, restaurant or street market.

In America, where 30 per cent of the population are already online, the Internet Worldwide Web has emerged as the ultimate travel guide. Almost every destination on Earth gets a mention. And those places and activities that do not yet have a Web site can be discussed in hundreds of online forums.

The Web is a patchwork of multimedia publishing, some of it from large, well-established companies such as Time-Life, Grolier and News International, publishers of *The Times* which provides week-by-week travel features and facts going back to January 1996. But a huge input comes from small companies, university departments and private enthusiasts.

The larger content-providers offer mainstream travel guides, featuring leading hotels, flights, tours and destinations. The smaller publishers, and the self-publicists, cover everything else — off-beat destinations, tiny restaurants and B&Bs that appear in no other guide books.

Surfing the lesser known names on the Web, such as the Knowhere guide to the UK is like asking a stranger in the street to recommend a good local restaurant.

The most compelling attraction of the Web is that it can save you money. There are numerous sites specialising in low fares, including Campus Travel, which is aimed at young people and students and will respond with a fare quote for a complex itinerary. Cyber Air Brokers claims it will undercut the published fare "from anywhere to anywhere — by 50 per cent".

For those unwilling to foot the bill for computer, modem, service provider, phone bills and the technical problems of home Internet, there is the option of using the office connection, or paying about £6 an hour at a local Cybercafé.

Knowing that I would be spending an unwelcome five hours stopover at Singapore airport last year, I looked it up on the Internet to see what might be in store for me. I used Yahoo, the best-known Internet search engine: an electronic Yellow Pages of Web sites. A search for Singapore airport told me the place was called Changi. A search for Changi yielded a Web site devoted to the airport. After scanning the information, I found what I wanted — a rooftop bar and swimming pool. Perfect.

The Web also contains links to online discussion forums, "Usenet groups"; about 14,000 of them ranging from higher mathematics to cooking. If the search engines do not turn up the destination you are looking for, the Usenet groups are the next stop.

Before making a trip to Trivandrum in Kerala, southern India, I posted messages in the "alt.culture.kerala" group. Most of the regular participants were former residents now living in the West, but they put me in touch with friends in Kovalum so that I saw the resort through the eyes of locals rather than as a complete outsider.

The best travel Web sites are American. Expedia, owned by the Microsoft Corporation, has a fare-finder service allowing American-based users to state a planned itinerary and receive an e-mail with the latest lowest fare to the destination. Twenty-four hours after signing on, an e-mail arrived offering a range of low fares to my stated destinations.

Despite the preponderance of US content, surfing the Internet is today's equivalent of the 19th-century Grand Tour. Instead of a steamer and a cabin trunk, the modern traveller needs only a computer and a modem to wander past the accumulated culture of a civilisation, gaining enjoyment as well as enlightenment out of the journey itself, with the diversions along the way.

NICK ROSEN

GUIDE TO THE WEB TRAVEL SITES

- **Yahoo Search engine (http://www.yahoo.com).** Contains a section with links to many of the world's travel sites, including:

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Rough Guides (http://www.roughguides.com). As well as providing links to the full text of its travel guides, Rough Guides also have special sections on women's travel and music.

Lonely Planet (http//www.lonelyplanet.com). Travel magazine format giving away small amounts of information to encourage visitors to buy its books.

Campus Travel (http://www.campustravel.co.uk). Low fares for the young and students. Personalised answers to e-mail inquiries.

Knowhere (http://www.knowhere.co.uk). A street-by-street guide of the UK compiled by local people.

The Times (http://www.the-times.co.uk). Week-by-week travel from the Saturday and Thursday pages.

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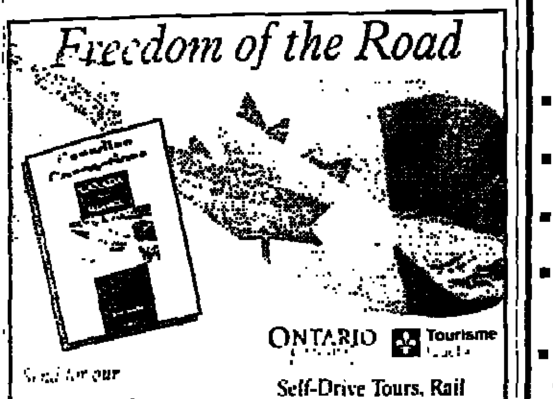

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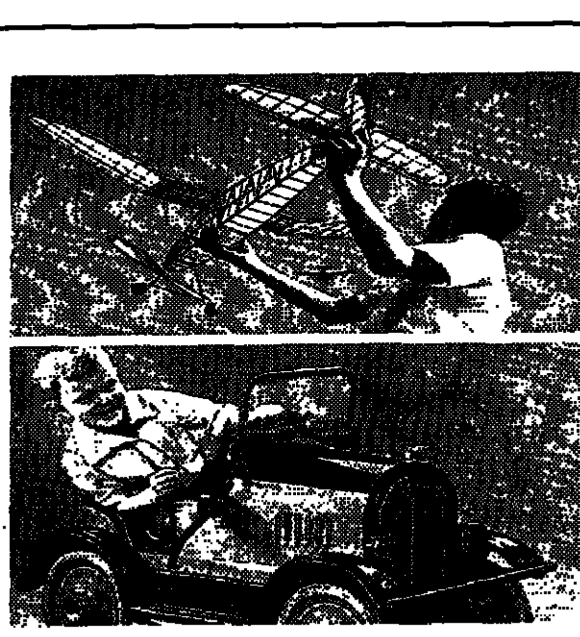

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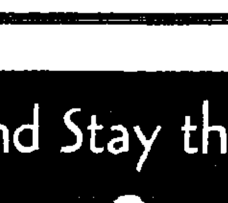

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CHESS

by Raymond Keene

THERE are times in chess when one man dominates the game to such an extent that he becomes the yardstick by which other grandmasters and champions are judged.

In the early 1970s, Bobby Fischer's massive victories against such leading practitioners of the chess arts as Taimanov, Larsen and Petrosian made him appear almost superhuman. Such daring exploits capture the imagination in a way that the steadily consistent superiority of a Karpov or even a Capablanca cannot quite emulate.

More recently, Garry Kasparov is achieving the sort of ascendancy of which once only Fischer seemed capable. Despite some setbacks after his successful 1995 title defence against Anand, Kasparov has now triumphed in the two great tournaments at Las Palmas and Linares in such a way as to eclipse all other pretenders to his throne. His international rating, according to preliminary calculations, is liable to sweep to an unprecedented 2,820 — 35 points ahead of the pinnacle achieved by Fischer *himself*.

In the very first round at Linares, Kasparov made it clear that he was out for blood when he crushed the world number two and his former challenger, Viswanathan Anand in a most remarkable clash. For most of the game, it seemed that Anand was on the offensive. Suddenly, though, Kasparov's apparently defensive posture was transformed and the startled Anand was blown from the board.

White: Anand; Black: Kasparov
Linares, February 1997
Sicilian Defence

1 e4 c5 2 Nf3 d6
3 d4 cxd4 4 Nxd4 Nf6
5 Nc3 a6 6 Be2 e6
7 0-0 Be7 8 a4 Nc6
9 Be3 0-0

This variation was thoroughly tested in the 1995 World Championship match between Anand and Kasparov. On the whole, White made little progress there. In this encounter, Anand comes up with some new ideas to strengthen White's attack.

10 f4 Qc7 11 Kh1 Re8
12 Bf3 Rb8 13 Qd2 Na5
14 Qf2 Nc4 15 Bc1 e5
16 Nde2 exf4 17 Nxf4 Be6
18 b3 Ne5 19 Bb2 Rbc8
20 Rac1 Qc5 21 Qg3 g6

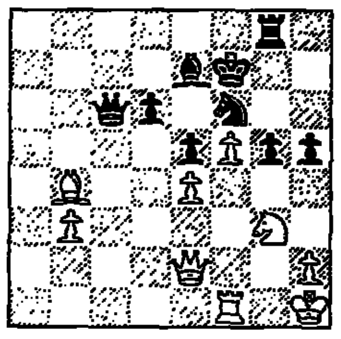
Black has offered a trade of queens to alleviate the pressure, but White refuses, believing that his pieces aiming towards the black king can bring him a middlegame advantage.

22 Nce2 Nxf3 23 gxf3 b5
24 axb5 axb5 25 Bd4 Qc6
26 Qg2 b4 27 Ng3 Qb5
28 Nxe6 fxe6 29 f4 e5
30 Bb2 Rc5 31 f5

With this thrust, Anand underestimates Black's defensive resources. I would have preferred 31 fxe5 dxe5 32 Nf5, exploiting the pin in the g-file to place White's knight on a dominating square.

31 . . . g5. This looks like pure defence, but Kasparov has seen that his defensive pawn wall on the kingside can, surprisingly, be transformed into a weapon of aggression.

32 Rce1 Qc6 33 Re2 Kf7
34 Bc1 Rg8 35 Be3 Rc3
36 Bd2 Rxc2 37 Bxb4 Rxe2
38 Qxe2 h5



An astounding blow. Under no circumstances should White capture this pawn but, rattled by the unexpected turn of events, Anand falls into a deadly trap.

39 Nxh5 Nxe4 40 Qf3 g4
41 Qg2 Rh8

White resigns.

White has lost material in broad daylight. If 42 Ng3 Nxg3+ when White cannot recapture while 42 f6 Bf8 43 Ng7 also fails to 43 . . . Ng3+ when Black wins material.

WINNING MOVE

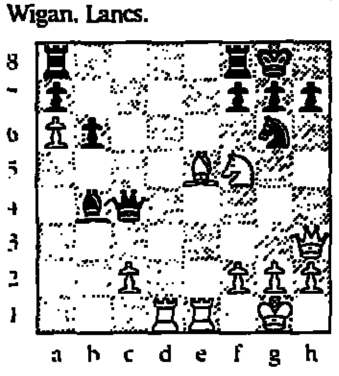
By Raymond Keene

WHITE to play. This position is from the game Kotronias - King, Watson, Farley and Williams, New York 1990. How did the Greek grandmaster Kotronias force a quick win, using his active forces on the kingside?

Send your answer on a postcard to *The Times*, 1 Pennington Street, London E1 9XN. The first correct answer drawn on Thursday will win a year's subscription to the Staunton Society, which includes a free invitation to the annual dinner at Simpson's-in-the-Strand. The answer will be published next Saturday.

Last week's solution: 1 Qxg6

Last week's winner: A. Rimmer, Wigan, Lancs.



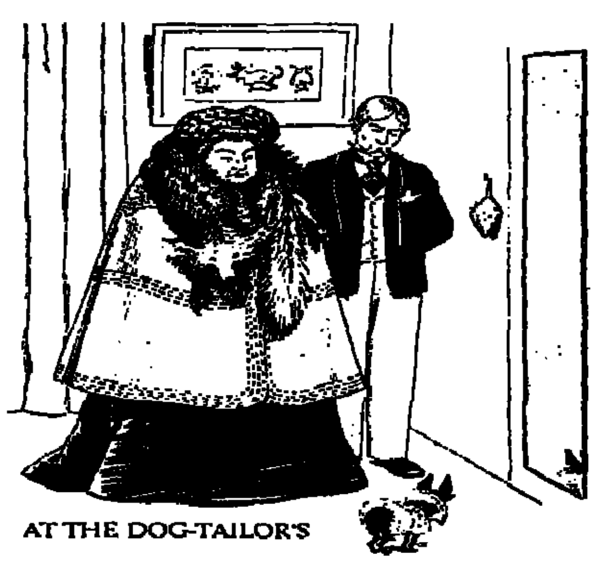
PUNCHLINE

READERS are invited to write an amusing caption for the cartoon (right), from *The Strand Magazine* (reproduced from Westminster Libraries, Sherlock Holmes Collection, Marylebone Library).

The cartoon will be printed again next week with a caption from those submitted.

Send caption suggestions on a postcard with your name and address to: Strand Caption 41, Weekend, *The Times*, 1 Pennington Street, London E1 9XN.

The Editor's decision is final. The closing date for entries is Wednesday, March 5.



AT THE DOG-TAILOR'S

"It's one of Diana's. What do you think?"

The winning caption for last week's cartoon (above) was submitted by L.Atkinson of Okehampton, Devon

WORD WATCHING

By Philip Howard

IMAGO
a. A ghost
b. A Serbian icon
c. An insect

VELLICATE
a. To twitch
b. Fan-shaped
c. To drop hints

DELTIOLOGY
a. The study of river-mouths
b. Palmistry
c. Collecting postcards

QUAG
a. A bog
b. The Himalayan ox
c. A quandary

Answers on page 21

BRIDGE

by Robert Sheehan

YOU probably know how unsound it is to double a Grand Slam, unless you think it is going several off. For that reason duplicate players use a double by the leader's partner to ask for an unusual lead. But what about a double by the man on lead? Consider a non-vulnerable major-suit grand slam at rubber bridge; if it is a question of one off or making, you gain 50 by doubling if it goes down, but if they redouble they gain about 700 if they make it.

So for the double to be sound you have to be 14 to 1 on to beat it. It's not as bad at teams, but you still need to be about 6 to 1 on.

Now have a look at this hand:

Dealer North Love all IMP's

♠AJ10942
♥A753
♦64
♣Q

West		East
♠83	N	♠765
♥Q42	W E	♥-
♦82	S	♦K1097
♣AK10865		♣J97432

♠KQ
♥KJ10986
♦AQJ53
♣-

S	W	N	E
-	-	1S	Pass
2H	Pass	4C(1)	Pass
4NT(2)	Pass	5H(3)	Pass
7H	Dble	All Pass	

Contract: Seven Hearts doubled by South. Lead: the ten of spades

1. 'Splinter', showing a singleton club and heart support. 2. Roman Key-card Blackwood. 3. Two aces without the queen of trumps. The hand occurred in the trials for the 1995 USA team. South was Larry Cohen, of 'Law of Total Tricks' fame. Cohen bid Seven Hearts on the basis that if North did not have the king of diamonds he would have a six-card spade suit.

It is a good grand slam, only requiring a 2-1 trump break (78 per cent) or a successful guess if the trumps are 3-0. But what do you make of West's extraordinary double? Cohen clearly thought that no one could be insane enough to double a grand slam holding Qxx of trumps; after ruffing the club he played a heart to the ace, and had to lose a trick to West's queen of hearts.

Cohen might have got the trumps right if he had looked at the problem from West's angle. These are the two possible scenarios:

1. West has doubled because he has a trump void, and suspects the trumps are breaking badly. (He cannot possibly be expecting the ace of clubs to stand up. As North's splinter bid shows second-round control, declarer must be void in clubs to proceed to a Grand Slam. West, a top-class player, would appreciate that point).
2. West has doubled with Qxx of trumps, in order to ensure that the declarer would never play him for that holding.

Doubling with a trump void would be very costly if the Grand Slam were solid. So the choice is between believing the highly improbable (the double with Qxx of trumps) and the virtually impossible (the double with a void trump). That is the reasoning that should have guided Cohen to playing West for the trump length.

COMPUTER GAMES AND PASTIMES

by Tim Wapshott

IF YOU want to improve your IQ, listen to Mozart. That is the message from Dr Gordon Shaw of the University of California's Physics department, who has looked at ways to stimulate the brain. He compared three sound sources — Mozart's Sonata in D major for two pianos, a relaxation tape and silence — and concluded that while listening to Mozart, adults undertaking IQ tests raised their score by an average of nine points compared to the other two tapes.

It's not just classical music that helps, additional research suggests that listening to pop music increases the speed and quality of response to problem-solving.

If you want to test your IQ then you need **Mensa Mindbenders**, a cerebral treat from Macmillan Interactive. With more than 500 brain-teasing word and number puzzles, plus assorted intricate mazes, the CD-Rom becomes increasingly challenging as your puzzle-solving skills progress. Eight fun tests, of varying difficulty and length, deliver instant readouts of your current IQ status.

The puzzles are presented in a clear, uncluttered fashion but least appealing are the mazes, since moving the cursor is a tiresome fiddle. It also responds sluggishly at times, even though there's little multimedia wizardry to slow things down.

Still, in addition to the puzzles, the title includes a reference library with intelligence-improving tips and, should your test results be sufficiently impressive, details of how to join Mensa.

Now to the final review of your love poems for Bill Gates. Charles Caleb Colton hailed imitation as the sincerest form of flattery, though Shakespeare, Ben Johnson, Robert Burns and others might be turning in their graves.

Peter Whitfield of New Brighton, Wirral, turned to the Bard by setting off with: *Microsoft, what light through yonder Windows '97 breaks...* Geoff Sewell of Solihull, West Midlands, found inspiration in Ben Johnson's *To Celia (Drink to me only with thine eyes). Link to me only via '95, You said it would be fine...*

Bill Baird of Newport on Tay, Fife, updated Robert Burns, opening with: *Wee, plastic, trunlin', clicking beastie, Whit a panic's in my breastie, That ye might respond too hastie, To tremblin' finger.* Apologies to Robert's younger sister Agnes came from David Stewart of Heswall Hills, Wirral, who embarked on his entry with: *O, my luv is like a mitherboard, Wi' second level cache, O, my luv is like a hard disk drive, That viruses can't trash...*

Competitors wrote satirical love poems to Bill Gates to win a camera worth £2,650.

Brian Naughton in Blackrock, Dublin, wrote:

There once was a man called Bill Gates
Who lived in the United States
My love ever grows
Since I purchased Windows
And lost all of my hard-drive space.

Clifford Beck from Hove, Sussex, even wrote his covering letter in rhyming couplets, noting that: *"He who hesitates, will never write a poem of love for Bill Gates."* His entry reads:

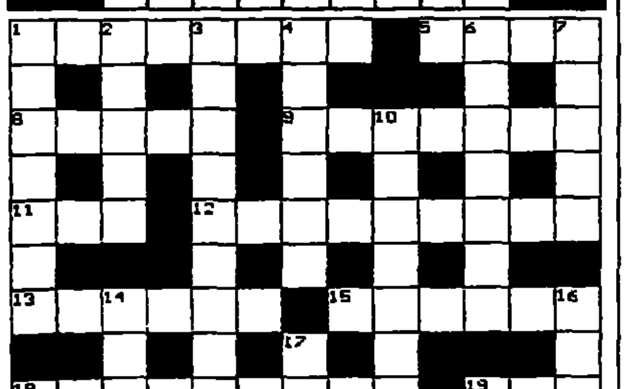
When today in The Times *I read of your wealth,*
Amassed by genius and not by stealth,
The thought came to me and at once I knew
That I was the right woman for you.
For you have brains and I have beauty,
I'm not just a little cutie.
People will say I'm just after your money,
Believe me I find that idea funny.
Things like that I rise far above,
My feelings for you are only of love.
But when on a ring you've urged to spend,
Remember that diamonds are a girl's best friend.
Living with you will be so exciting,
That, of course, is why I'm writing.
With me at your side, when you think of bytes,
You'll rise to even greater heights.
When I've posted this letter at home I'll stay
'Till you call me up, Bill, and name the day.

Judging the competition has been a difficult task and, as always, thank you to everyone who entered. Our three runners-up are Brian Naughton, Clifford Beck and Janet Guest from Woking, Surrey. The winner is Eric Speilman from Essex, whose entry was featured last week, alongside that of Janet.

Eric's poetic licence earns him a fully automatic Polaroid PDC-2000 digital camera worth £2,650. It can be used with either Mac or IBM compatible computers and comes with relevant software.

Top Tip from Mrs C. Moore of Sheffield: "Recreate the thrill and anticipation of trying to connect to the Internet by continually telephoning the number you are dialling from."

TIMES TWO CROSSWORD



No 1030

ACROSS
- **1** State headed by *President* (8)
- **5** In addition; a bonus (4)
- **8** Ceremonial gunshots (5)
- **9** Ideal of excellence (7)
- **11** Piece; used teeth (3)
- **12** Stuck in old ways (9)
- **13** Obtain with menaces (6)
- **15** Malaise after long flight (3,3)
- **18** *Oedipus Rex* playwright (9)
- **19** Achieve (3)
- **20** Make supreme effort (2,2,3)
- **21** Stroll (5)
- **22** A religious (4)
- **23** State of risk (8)

DOWN
- **1** Ludicrous (7)
- **2** Flier; experimental TV show (5)
- **3** Association (11)
- **4** Get in the way of (6)
- **6** A hoax (3-4)
- **7** Church council (5)
- **10** Approve unquestioningly (6-5)
- **14** Tropical storm (7)
- **16** Artilleryman's skill (7)
- **17** Swindle; sheep's coat (6)
- **18** Wicked city *(Gen. 19)* (5)
- **19** Freischütz composer (5)

SOLUTION TO NO 1029

ACROSS: 1 Foist 4 Cascade 8 Inviolate 9 Oil 10 Gel 11 Gunpowder 12 Pleat 13 Tinge 16 Grow out of 18 Ark 20 Sun 21 Inanimate 22 Surgeon 23 Exact

DOWN: 1 Fling 2 Involve 3 Thought Police 4 Cranny 5 Step out of line 6 Avoid 7 Enlarge 12 Pegasus 14 Niagara 15 Strain 17 Owner 19 Knelt

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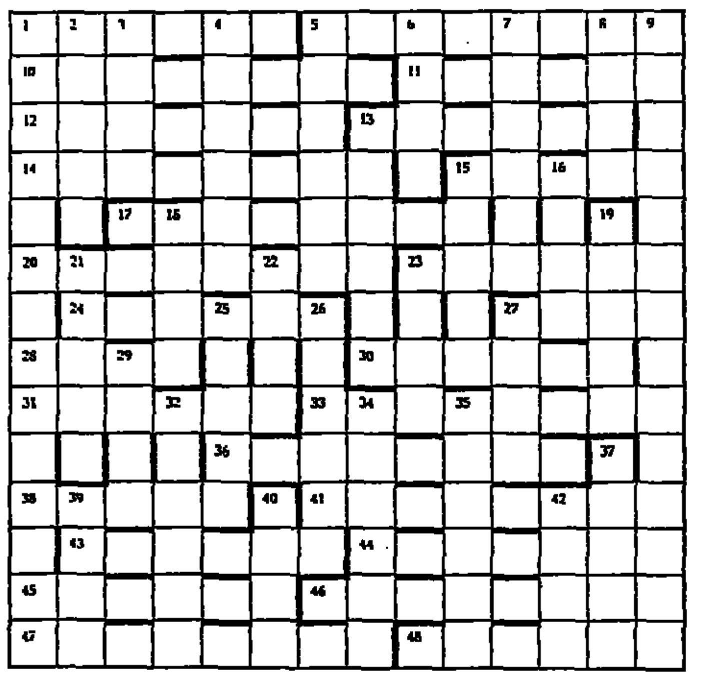
THE LISTENER CROSSWORD

No 3399: A Musical Offering by Bandmaster

ALL CLUES are normal and lead to answers of length indicated. Fourteen answers each have a common feature (appropriately different for each answer) which, taken as a group, should suggest *a generic set. Once identified, the 14 individual members of the set* should be substituted (one per light in clue order) for the generic feature before entry into the diagram. As a result of this process, two other answers also require modification prior to entry. None of the modified answers is a word in Chambers, which is otherwise recommended, together with any decent musical reference book or record shop.

ACROSS
- 1 I've half an inclination to train one student joining eg. Mensa (9)
- 5 *See maths genii struggling with undefined concepts* (10)
- 10 Plumage, when ruffled, is spoilt (8)
- 11 Red student at last joins Cambridge college (6)
- 12 Net margin changes around start of economic recovery (10)
- 13 Twist colleague's arm to forget morning following US truck (6)
- 14 One with violin follows endless 'Prelude' with 'Romance' (8)
- 15 Before start of day, street's subject to curfew (5)
- 17 Valiant learner-driver gets RAC out in patrol vehicle (8, *two words*)
- 20 The heads of Australia behave unscrupulously, buying property (8)
- 23 It's wise in a biblical city to be a religious traditionalist (6)
- 24 Metal compound - it's used in hail shot (6)
- 27 Six months' pay in Scotland — one small coin (4)
- 28 One involved in religious drama (4)
- 30 See children's ignorant drawing in colours (6)
- 31 'We devise silver lining for reactive substance' — top scientists (9)
- 33 Solemn person in black, one with bit of money held in glove (11, *two words*)
- 36 Swarming like fish coming to shallow water (8)
- 38 It could be stop-go for frequent flyer (8)
- 41 Trick makes gin rummy (8, *hyphen*)
- 43 Cruel knife's slow, getting length stuck in (9)
- 44 This name is one to do with an Egyptian deity (7)
- 45 Contest charge — it's plain one must be released (6)
- 46 One needs small coin to get in WC — relax! (8)
- 47 Horsehair band for training horses (8)
- 48 Double Diamond (maybe)'s in shortly — it's instinctive to swallow that (10)

DOWN
- 1 *What's covered by sock? See gents mailing list including* pair (14, *hyphen*)
- 2 One of the cardinals stops church organ (5)
- 3 Direct and impenetrable (not half) (4)
- 4 Boiling oil — not a soothing liquid (6)
- 5 Name bird on top of tree (6)
- 6 In computing one needs to start with pictorial program access (4)
- 7 Tope? It's bad to get drunk around an oven (6)
- 8 Parisian priest achieves divinity after training (4)
- 9 Rocket, perhaps, gets me inane with excitement (11, *hyphen*)
- 13 Europe's about to be embroiled in some French law (6)
- 15 School head keeps one in for being intentionally smelly (8)
- 16 I get man caught out in the covers (7)
- 18 Pity's hard when confronted with routine (4)
- 19 Statesman with a quill (5)
- 21 Scotland's all depressed with English on fire at Murrayfield (5)
- 22 Is evening when it does? (4)
- 23 Lunar storms, eclipsing radius, or something close to that (4)
- 25 Grove is shut? That's wrong — see right inside (5)
- 26 Big ship, say, listing — it's right to go amidships (6)
- 27 Blair now can't do without the hard element in Scotland (4)
- 29 In diamonds — four off — misplayed (4)
- 32 *Like the sun when shining, maybe, revolving around* endless inner fire (9)
- 34 There's resistance to a monarch leading a life of lechery (6)
- 35 Caesar's force, taking Italy on — a vivid concept (6)
- 37 Felt on top, beetroot's not too cooked (5)
- 39 More mean to dine at Maxim's — I should be included (7)
- 40 With poetic muse failing regularly, what I produce is bitter (4)
- 42 Naval warrant-officer covering most of European war zone (4)



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Solution to No 3396
Pub Crawl by Aragon

As the preamble suggested, all across lights between 12 and 3pm were to be anagrammatised to form drinks; similarly, all lights after 8pm were to be anagrammatised as pub names: these anagrams may transcend the "bars" of the original entries where there are no intervening unchecked squares belonging to down lights.

All down lights, or parts of lights where applicable, were to be entered in jumbled form, *except from 4pm to 7pm, with the symmetry of the* down lights/horizontal bars to be maintained.

Original Across Lights

12 noon: CATE; RIDES; KAI. 1pm: SAMITE; COALED. 2pm: REGALS; DAME. 3pm: VERY; ION. 5pm: *LAT*; EYE-WATER. 9pm: SORE; ALL FOURS. 10pm: FEEL; SEQUENCE. 11pm: STOLE; WINNER.

The winner is L.Paterson of Fordingbridge, Hampshire.

The five runners-up are: W.Hart of Brentwood, Essex; D.Jennings of Manchester; S.Gibbs of Bedford; R.Cocksedge of Middlesex; J.Gill of *Warlingham, Surrey.*

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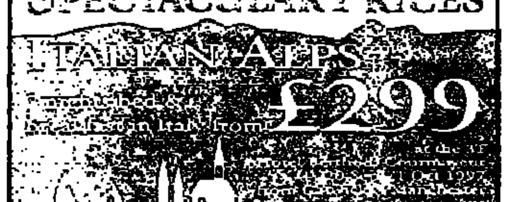

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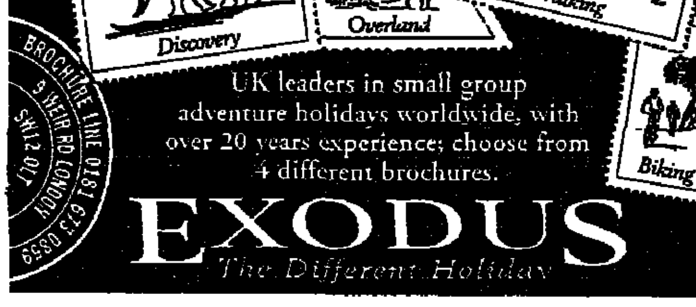

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A bike
to beat
the best
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Page 8

THE TIMES

CAR 97

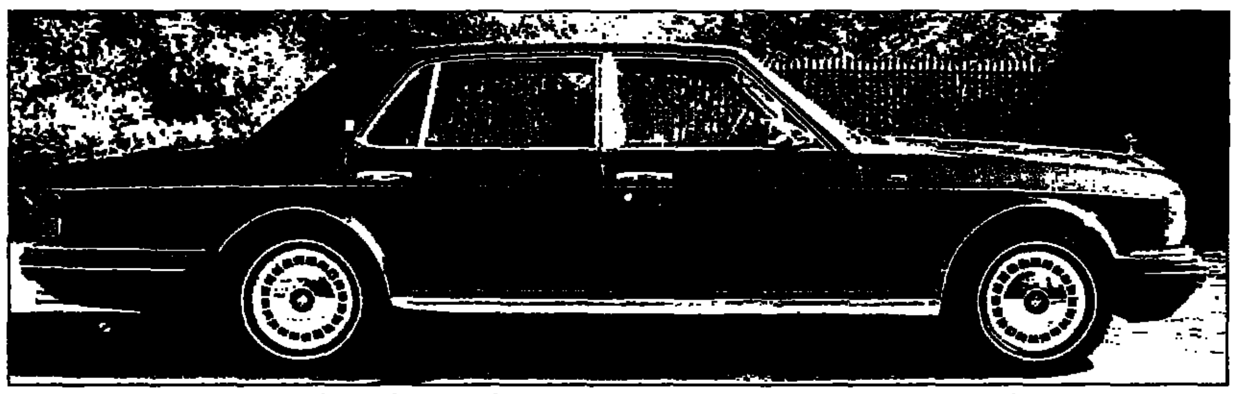
Elegantly
conducting
a Mazda
to the
opera

Page 10

SATURDAY MARCH 1 1997

Your car can match your shoes, clothes, a fashion accessory, even a favourite flower. **Ian Morton** reports

The "Pink Panther" Aston Martin Vantage stopped the traffic when it first went out



Most Rolls-Royce customers choose deep blue, but a Saudi princess insisted her Bentley must match her scent bottle top

When Lennon went psychedelic: Rolls-Royce would hardly raise an eyebrow today

Now it really is any colour you want

It is one of the most powerful cars in the world, a 170mph muscle-bound monster that swells a hairy-medallioned chest ... at least, it would if it wasn't pink. As pink as a Fifties Cadillac, as pink as Lady Penelope's Rolls-Royce in *Thunderbirds*, as pink as That Panther. Inside, the finest Connolly leather in black ... with pink piping.

Prosperous customers have always enjoyed the privilege of their own special liveries, but this Vantage is by far the most striking car Aston Martin has ever been asked for. And it graphically demonstrates that carmakers now will fulfil any wish or whim of a customer, whether they want to paint their car every colour in the rainbow.

Rolls-Royce, that then imperious maker of models for the rich and the gentrified, was shaken to its roots when ex-Beatle John Lennon took the paint palette to his Roller and turned it into a mobile monument to psychedelia. These days Rolls-Royce is less conservative and there is barely a blush on the management floor, even when a livid purple appears on the order book as it did recently.

Volkswagen is using colours to attract buyers, its most imposing colour scheme the Harlequin Polo with its squares of red, yellow and blue. In fact, these days Henry Ford — who once said customers could have any colour so long as it was black — would be forced to tell his customers they could simply have any colour.

Aston, for example, used to offer eight standard colours. Today the range is without limit. The company will even match the colour of an item of clothing, a pair of shoes, a fashion accessory, a flower, a shrub. If the match cannot be found among industrially available paints, Aston itself will mix the colour. The pink for the Vantage was one such unique blend.

The company has become used to special paint colours requested by customers for the DB7. Almost a quarter of them want something unusual, but most purchasers of the firm's mighty V8 range ask for deep blue, followed by green or silver. So who wanted the candyfloss-coloured coupé?

Harlequin Polo, Volkswagen's colourful customer attraction

Vantage chassis number 70171 is shortly to be delivered in all its glory to a middle-aged German lady who placed her order through Aston's Munich dealer, Auto Konig. No name, of course, or any other details — customer confidentiality is a sacred trust. But she is surely no shrinking violet.

"During the 15 weeks we have spent building the car it has provoked enormous interest with everyone working at Newport Pagnell," says manufacturing operations manager, Ian Calnan. "Throughout the factory it has become known, almost inevitably, as the Pink Panther. But this was as nothing when compared with the reaction when we first drove it on the road — it stopped the traffic."

Mulliner Park Ward handles special orders for Rolls-Royce, including once being instructed by a Saudi princess to paint her new Bentley exactly the same purple as the top of a perfume bottle.

"And she meant exactly," says Brian Hishon, a Mulliner executive. "She had a second identical bottle and warned us that if the paint did not match perfectly she would decline to accept the car. We found the perfect match, the customer was happy, and by all accounts the car looks absolutely stunning against the desert background."

Another satisfied Crewe customer was the aristocratic European woman who produced a small piece of apricot-coloured fabric from a favourite frock and asked the company to match it.

The majority of Rolls-Royce customers specify deep blue. Even among the wealthy, it seems the wish to remain anonymous on the road applies in most cases. Psychologists say that 30 per cent of car buyers at all social and financial levels prefer to motor inconspicuously.

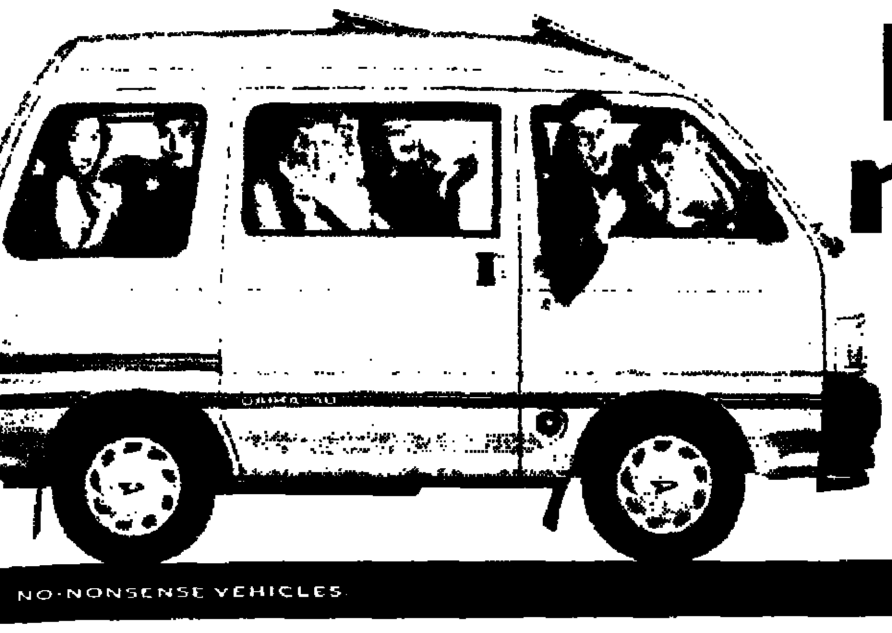
Choice of colour is said to reveal much about the chooser. Red traditionally denotes energy, passion, action, and in some cases aggression (research in Germany suggests that red cars have more accidents pro rata than any other colour, but possibly because they become the least visible in half-daylight and under certain street lighting).

Yellow suggests outgoing optimism, while white, silver and grey all denote rationality. Brown is said to represent toughness and durability; blue means understatement, depth, correctness and silence; black suggests authority, social standing, respectability and discretion; and green reveals level-headedness and harmony.

And pink? An extrovert nature, also warmth and sentiment — attributes no doubt widespread among well-off German ladies.

COLOURS

- *Henry Ford's* dictum that customers could have "any colour so long as it's black" came about because black enamel was the only paint that would dry quickly enough to keep production lines he installed in 1914 moving.
- Duco-pryoxylin paint finish — cellulose — was first *standardised* on the Oakland range introduced in Pontiac, Michigan, in 1924.
- Metallic paint was invented by accident in the US in the late 1920s when ball-bearings broke up inside a paint-grinding machine.
- The *first* "pearlescent" finish was seen on a Detroit-built Graham-Page *model exhibited at* the 1930 New York motor show. The effect was achieved by a compound of fish scales under a clear lacquer.
- British Racing Green emerged after the Le Mans successes of Bentleys in the late 1920s. The dark green livery was adopted as "British" more or less by unspoken mutual consent.
- When the Mercedes W25 racing car weighed in for the 1934 Eifelrennen at the Nurburgring, it was 5lbs too heavy. When no component suitable for removal could be found, a mechanic suggested stripping the white paint. The weight was saved and a single coat of silver paint was brushed on to the aluminium body — and the Silver Arrows were born.



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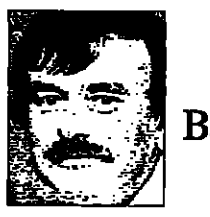
هكذا من الأصل

What it says on the clock could well be untrue — but may be irrelevant if you're buying second-hand. Today's cars are long-distance runners

This idea is miles behind the times

DRIVEN TO DISTRACTION



Peter Barnard

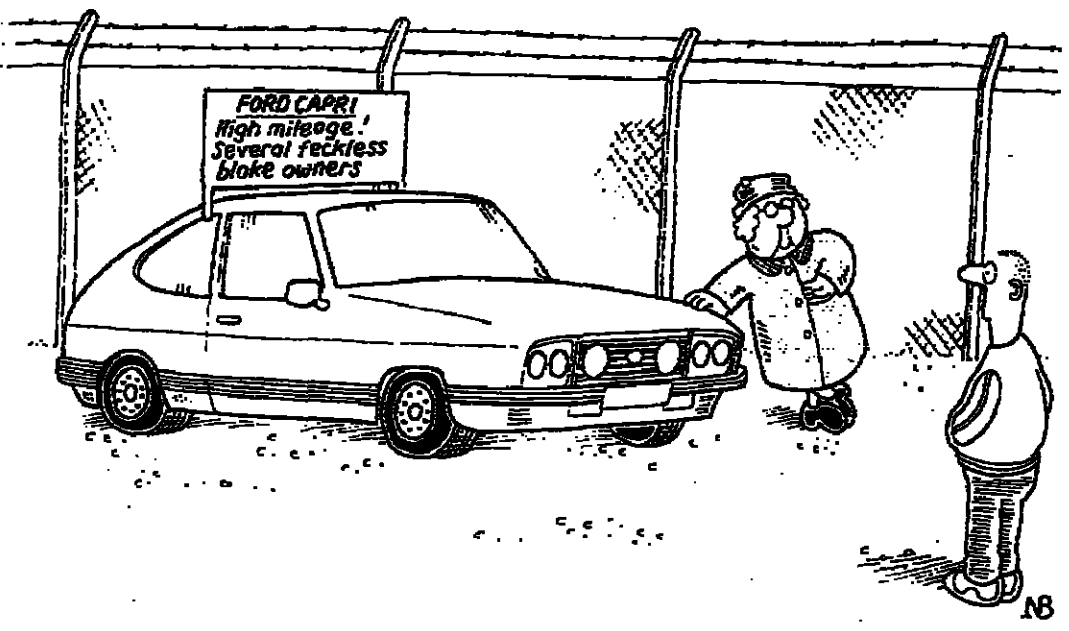
You know the sort of thing: car for sale, low mileage, one careful lady owner. Recently in a newspaper I saw an advertisement along those lines which added: "Only used locally, school runs and shopping." The seller obviously did not know that a car confined to such purposes was unlikely to be high on anyone's wish list, for engines and gearboxes work harder on short trips than long ones.

Not that we should blame the seller. All sectors of the car industry are obsessed with mileage. "Average mileage" is a mantra chanted by car dealers the world over, but their mantra is way out of date. Cars that chug about on local journeys are quite likely to be a poor buy. Conversely, cars that eat miles cruising our motorways in fifth gear are put under very little strain and are therefore likely to be good buys.

Yet the obsession with low mileage continues. Buy a new or newish car under one of the many schemes christened Options when Ford launched theirs and you will find a mileage penalty: cover anything over the annual "average", usually 12,000 miles, and there will be a price to pay, amounting to several pence per mile, which comes off the guaranteed minimum future value.

There was a time when mileage mattered, but that was a long time ago. There is no reason why the modern car should not cover up to 200,000 miles with the need for little more than a couple of clutches, brake pads and an exhaust unit or two, yet the industry remains wedded to the notion that low mileage dictates value.

Take a high-mileage car to a dealer in search of a trade-in value but do not stand too close, otherwise you will be sucked in by the air rushing between his teeth as he catches sight of the odometer. This can turn into a particularly galling experience if you have had the misfortune to stumble upon a crook, for you will be handing him a car on which he will make not one profit but two.



In Swindon this week a man who dealt in cars from his home was jailed for seven months for "clocking": he had reduced the mileage reading on seven cars by about 250,000 miles. The double profit is made up of paying a low price for the car because it has high mileage then selling it at a high price on the bogus grounds that the car is low mileage.

The trading standards people in Swindon brought this particular case and this week I spoke to Geoff Snowball, their senior trading standards officer. "Clocking cars is a nationwide epidemic," he said. "If prostitution is the world's oldest profession, clocking is the world's oldest car crime. And the reason is sheer greed, making a profit on both ends of the deal."

He agrees with me that our perception of the importance of car mileages is way behind the times and he is the proof of the pudding. "I once had a Morris Marina that did 180,000 miles. My present car has done 80,000 and I expect it to do twice that before I need to change it. Modern cars way outlast their processors."

Until the industry changes its attitude to high-mileage cars there will clearly be no reduction in clocking, which can be bad news for innocent people. Those who were deceived by the dealer in Swindon could sue him for misrepresentation, but this option is a double-edged sword. An innocent buyer who sells on a car that has been clocked could be sued by the next owner. Do not take my legal advice as gospel, but make sure you do not guarantee the mileage when you sell a car (unless you have had it from new) and the fact that you are not guaranteeing it should be put in writing.

And beware of MoT certificates whose shown mileage roughly matches that on the odometer: the first thing clockers do once they have fiddled the mileage is get a new MoT. Therefore, unless all previous MoTs are available, treat the mileage with suspicion. Better still, go to one of the dealers who specialise in high-mileage, usually ex-fleet cars. They will sell you an honest car at a sensible price.

Stuart Birch reports from Detroit on Lotus and Zytek's technological triumph

Electric Elise sparks world interest

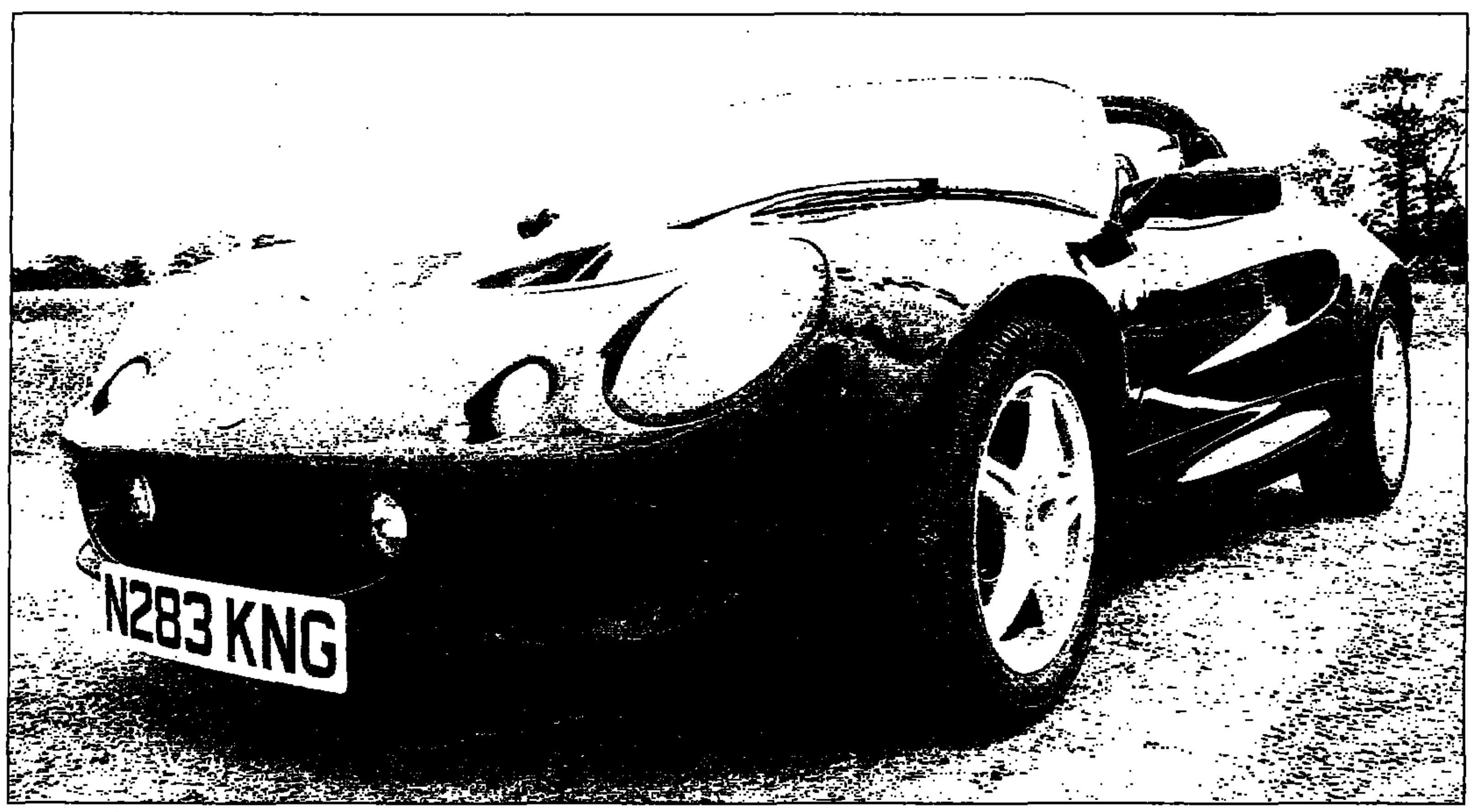
At least ten electric powered Lotus Elise sports cars are to be built. Although no details have been released, it is expected that they will be bought by European and possibly Japanese motor manufacturers who want to study the advanced British technology.

The electric Elise, details of which were first revealed in *Car 97*, is claimed to have "supercar" performance powered by two electric motors, with a 0-60mph time of about six seconds. Developed by Zytek Engineering in collaboration with Lotus, the car should cost little more than the standard petrol-powered version.

The electric Elise was officially unveiled this week at the Society of Automotive Engineers Exposition and Congress in Detroit. Zytek director, Bill Gibson, said he was delighted with reaction: "It has been amazing. The show was about technology and the Elise proved to be one of its stars."

He would not confirm the buyers for the first ten Elises but, is confident there is a market for this type of car. Zytek will be expected to build these examples of the electric Elise which he says is a fine technology demonstrator for Zytek. It is also a prime showcase for Lotus, taken over last year by the Malaysian-owned Proton company, after a long period of uncertainty about its future. In addition to being a carmaker, Lotus has a major engineering consultancy business.

"The car will cost the equivalent of 10p a gallon to run plus the leasing cost of batteries. It has phenomenal performance, and this is a serious project that is attracting serious attention," says Gibson.



Lotus Elise: its supercar-standard electric version "has phenomenal performance and is a serious project that is attracting serious attention"

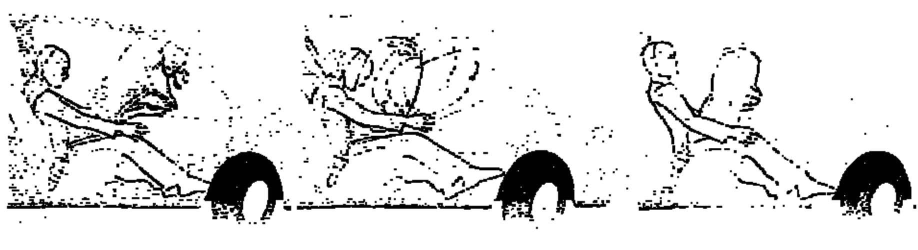
Presenting a whole new bag of tricks

CAR AIRBAGS are about to get very smart, *writes Stuart Birch*. Delphi, the American automotive components and systems giant, is working on bags that will adjust their response according to the position, weight and size of the seat occupant.

Since 1986, it is believed that at least 52 people — 32 of them children — have been killed by airbag deployments in the US, apparently because they were "out of position" in the cabin or unbelted. But about 1,700 lives have been saved by them, says Delphi, which is part of General Motors.

Many manufacturers have now decided that the systems must become more subtle instead of always being activated with the same amount of force and must be better able to cope with people not wearing seat belts.

Mercedes Benz, for example, already fits sensors to its SLK sports car which detect when a child or child seat is occupying the front passenger space. If the load detected is less than 12 kilograms then the airbag is de-activated.



Lon Offenbacher, Delphi's director of product engineering interior and lighting, a world expert on airbags, also believes there is a need to adjust their operation to cater for specific requirements such as an infant, small child, or small female. "We are trying to find different ways to modify the system to take care of these individuals."

Despite the increasing sophistication of airbags, the smartest restraint system remains the seat belt, he says: "If we had people belt up and put children in rear-facing infant seats in the back of cars, a lot of problems would be solved."

Safety is more than a matter of inflation

But because people cannot always be relied on to ensure that they, as adults and their children, are properly secured, smarter airbags are now a must. They need to detect not only if a child is being carried but if adults are leaning forward or even resting their feet on the dashboard. Sensors would pick up their position.

In future, an increasing number of airbags are likely to be fitted in cars. At present, cars may have dashboard and side-mounted bags, but this may increase to include roof bags and bags for rear seat passengers. As the number increases, special air pressure venting systems may be necessary.

Sensors may also detect if a car is about to roll over and even if a serious accident is about to happen as fierce deceleration and anti-lock braking activation occur or if radar or ultrasonics signal an impending crash.

J. T. Battenberg III, Delphi Automotive Systems' president, says: "The technology of sensors and electronics have so much potential to make airbag deployment safer. For combinations of fast, slow, seat-up, seat-back, child, adult, you can change the deployment timing and deployment force of the airbag. We are constantly working on safety — it's so critical: it's something we are not going to get off."

As well as all this, there is also the added complication of the family dog, says Offenbacher. As *Car 97* reported last week, there is a strong case for dogs to be restrained in a car. "I would not recommend a dog to be carried in a car unless some form of restraint is used," he says.

So what about a "doggy bag" — an airbag just for the family pet? Offenbacher smiles: "Not right now."

But in the ultra safety-conscious USA, nothing is impossible.

AA GRIDLOCK GUIDE

● **LONDON**
A306 Hammersmith Bridge closed both ways to general traffic for structural works.
M4 Closed between junctions 1 and 2 for parts of this weekend for work on the elevated section.
A3 Kingston bypass. Northbound lane closure between Shannon Corner (A298) and Coombe Lane Junction (A238).
M1 Hendon area. Major roadworks at Five Ways Corner, with no access to or from the A1 Great North Way.
A406 Upper Edmonton. Major roadworks on Angel Road (North Circular Road) over Lea Valley viaduct.
A3212 Westminster Bridge. Close overnight and at weekends (9pm-6am).

● **SOUTH-EAST**
M40 Buckinghamshire Long-term roadworks with a contraflow between junctions 1a (M25) and 2 (Beaconsfield).
M27 Hampshire. Major roadworks with contraflow between junctions 8 (Southampton) and 10 (Fareham, A32).
A31 Ringwood, Hampshire. Major roadworks with contraflow for bridge strengthening work.
M2 Kent. Inside lane and hard shoulder closed both ways between junctions 5 (Sittingbourne) and 6 (Faversham).
M25 Surrey. Restrictions and lane closures between Godstone and the A3 as widening work continues along the 19-mile stretch.
A3 near Guildford, Surrey. Hogs Back (A31) roadworks at Stag Hill flyover.

● **SOUTH-WEST**
M5 Bristol. Contraflow across Avonmouth Bridge with a 50mph limit.
A30 North of Bodmin, Cornwall. Contraflow between Helland and Higher Carblake, with a 50mph limit.
M5 Gloucestershire. Major roadworks with only one lane open at the roundabout junction with the A419.
M5 Somerset. Northbound lane closure between junctions 20 (Cleveland) and 19 (Gordano services).

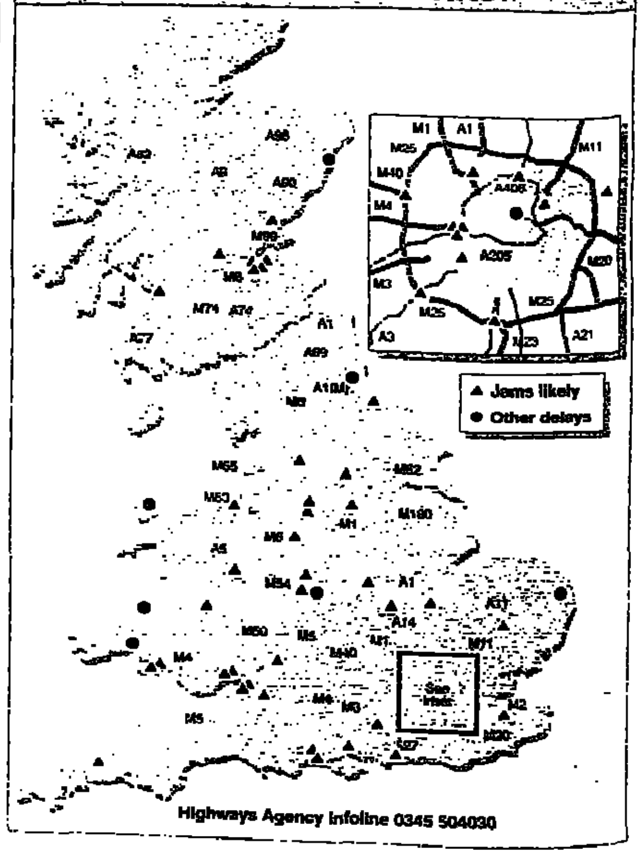
● **MIDLANDS AND EAST ANGLIA**
A1 Alconbury, Cambridgeshire. Reduced to one lane northbound during maintenance work at Alconbury Hills (A14/A604), as is the A14.
A6 Leicestershire. Roadworks and contraflow in both directions between Sawley Island and Hilton Hotel (M1 J24) in preparation for the Derby Southern bypass.
A5 Staffordshire. Closed both ways between Gailey Island (A449) and the M6 junction 12. Diversions via the A5, A460 and M54.
A500 Stoke area, Staffordshire. Contraflow with only one lane each way between Talke (A34) and Longport (A527 Porthill).
A14 Between Newmarket and Bury St Edmunds, Suffolk. Contraflow between Barrow Bottom and Higham.

● **NORTH**
A1M Durham. Roadworks with a 50mph limit at junction 63 (Chester-le-Street, A167).
M63 Greater Manchester. Southbound entry slip road closed at junction 10 (M56). Expect delays through Gatley and Didsbury. Also maintenance work between junctions 11 (Cheadle) and 12 (Stockport).
M53 Merseyside. Bridge maintenance work at junction 2 (Birkenhead) with only one lane open each way on the Moreton spur.
A19 Middlesbrough area. Major roadworks between Thornaby-on-Tees and North Tees Industrial Estate.
M1 South Yorkshire. Carriageway reduced to two lanes in both directions between Meadowhall and Rotherham.
M1 West Yorkshire. Major roadworks continue around the Leeds junction with lane closures and speed restrictions. Expect delays on the M1, M621 and Dewsbury Road.

● **SCOTLAND**
A96 Bridge of Don, Aberdeen. Roadworks affecting traffic in both directions.
A92 Tay Road Bridge, Dundee. Maintenance work and southbound lane closures.
M8 Edinburgh. Major roadworks with lane closures on roundabout at junction 2 (Newbridge Spur, M9).
M80 Falkirk. Contraflow at Bonnybridge.
A710 Straiton Road, Midlothian. Contraflow between Captains Road and the A720 city by-pass.
A77 Symington, South Ayrshire. Southbound lane closure just north of the Bogend Toll.

● **WALES**
A482 Aberaeron, Ceredigion. Upper Aberaeron Bridge on South Road closed. Diversions via Panteg Road and the A487, where there are temporary lights.
A48 Carmarthen. Temporary lights and lane restrictions on Pensarn roundabout (A484).
A44 Between Llangurig and Eisteddfa Gurig, Powy. Temporary lights for roadworks near Glansevern Arms.
M4 Swansea. Reduced to one lane both ways between junctions 47 (A48/A483) and 48 (Llanelli).
A4067 Mumbles Road, Swansea. Major roadworks between Sketty Lane and Swansea rugby ground.

MAJOR ROADWORKS



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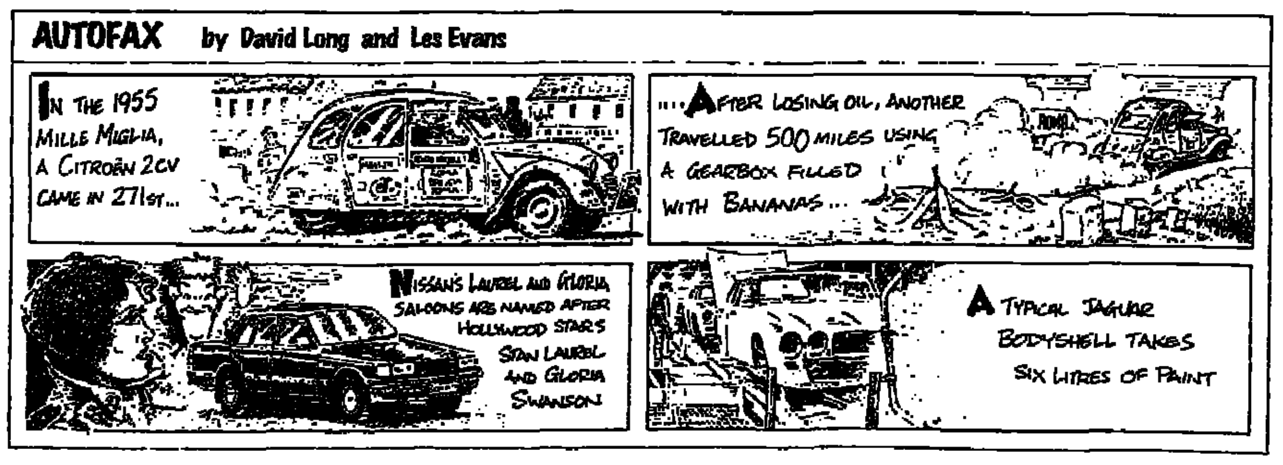
NEWS IN BRIEF

■ PEUGEOT'S big load-carrying 406 estate is now on sale, starting with an on-the-road price of £14,940 up to £18,325. The model inherits the mantle of the 405, which was Britain's best-selling estate, boasting 1.74 cubic metres of luggage space. The 406 estate comes in five trim levels and with a choice of petrol or diesel engines and four-speed auto or five-speed manual box.

■ ROVER has knocked six weeks off the waiting list for its much-praised MGF. Waiting lists stretched to 20 weeks pre-Christmas as demand cleared out stocks. The company has built 20,000 cars so far, with half of orders for British Racing Green but Rover this week announced the introduction of three new colours and a £1,200 air-conditioning option.

Peugeot 406: five trim levels plus petrol/diesel option

AUTOFAX by David Long and Les Evans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...AFTER LOSING OIL, ANOTHER TRAVELLED 500 MILES USING A GEARBOX FILLED WITH BANANAS...
NISSAN'S LAUREL AND GLORIA SALOONS ARE NAMED AFTER HOLLYWOOD STARS STAN LAUREL AND GLORIA SWANSON
A TYPICAL JAGUAR BODYSHELL TAKES SIX LITRES OF PAINT

They were produced as the most basic private transport; now they are sold by Christie's. **Tony Dawe** reports

Bubbling along on three wheels

ROBIN MAYES

Dawe in a Messerschmitt KR-201 Roadster: "Visibility was excellent, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car"

Reflecting an early enthusiasm for bizarre motors — and an appalling taste in music — the bubble car song, *Beep Beep*, was the first novelty record I bought. To a steady beat, the song told of an increasingly irate motorist being pursued in his limousine by a bubble car, hooting as it tried to overtake.

As the limousine went faster and faster, the bubble car continued to follow, sounding its horn. Eventually, at 140mph, the tiny machine drew alongside, the driver opened his window and called: "Hey buddy, how do I get this thing out of second gear?"

It was a good joke and not quite as ridiculous as it seemed. For in 1960, as microcars grew in popularity as a cheap and fun form of motoring, Messerschmitt, the leading makers of these unusual machines, produced a sleek four-wheel model capable of amazing and frightening speeds. Enthusiasts have raced supercharged versions of the FMR TG-500, more popularly known as the Tiger, around circuits at 100mph.

Last week I had my chance to drive a Tiger when two arrived at Christie's motor showroom in London as part of the collection of 43 microcars to be auctioned next week. They belong to Bruce Weiner, a Canadian who made his fortune, appropriately, from bubble gum, then fell in love with the cars with a similar name.

The cars will be sold in individual lots on Thursday and the Tigers are expected to fetch the best prices, possibly as high as £20,000. It was not surprising, therefore, that Malcolm Welford, Christie's motor car expert, failed to share my enthusiasm for emulating the feats related in that old song recorded by The Playmates.

When I arrived in Nine Elms for my test drive, the red Tiger Cabriolet was still in store and the black Bubble Top sat in the showroom with a flat battery. Welford and his colleague, Jonathan Procter, reluctantly unscrewed the torpedo-shaped back of the car and fitted another 12-volt battery. They then discovered the car was out of petrol, so an assistant was sent down the road to the nearest garage.

Finally, when the car was wheeled out of the showroom, the starter motor produced a whirring noise but the twin cylinder engine refused to fire.

After another hour tinkering with the Sachs-derived engine, rain began to fall and Welford and Procter pushed their showpiece back under cover, promising prospective buyers that Weiner's own mechanic would arrive shortly to make sure all 43 bubbles really were in working order.

We had better luck with a bright red Messerschmitt KR-201 Roadster, still an eye-catching machine, although only capable of more modest speeds. It pottered unsteadily along the busy roads with the handlebar steering producing jerky results. Executing a right turn proved increasingly difficult and painful as the knuckles of my left hand wedged against the windscreen. Visibility was excellent, especially with the claustrophobic canopy wound down, but I wondered whether some of the Parcel Force lorries and security vans roaring past actually saw the car.

> The Tiger prices could be as high as £20,000

The Roadster was introduced in 1958 in the middle of the bubble car boom which extended from the early Fifties to the mid-Sixties. Most were made in Germany to provide basic transport for a nation recovering from the war — by companies which had played a more menacing role in wartime: Messerschmitt, Heinkel and BMW.

"They were cheap to run, easy to park and in many countries attracted very little tax," Welford said. "They might have become more popular but for the invention of the Mini in 1959.

"Faced with the choice of a cramped two-seater with three wheels or a car with four wheels and capable of carrying four passengers, most people wanting a small motor opted for the Mini."

As the microcars disappeared from our streets, they became collectors' items. More than 150 are on show at a museum in Story near Frankfurt, but Weiner's is thought to be the largest private collection. It includes an Inter Berline which looks like the cockpit of something the Red Baron might have flown — but on wheels — and was made in 1955 at a French aircraft factory; a 1973 Bond Bug with a four-cylinder Reliant engine which was Britain's contribution to the fad; and a familiar BMW Isetta.

"They have such character and some of them are really engineering masterpieces," Weiner said. He has seen them all restored to the last nut and bolt but has decided to sell because his hobby was taking up too much time and money.

"We expect the sale to attract a great amount of interest," Welford added. "We are expecting buyers from museums, microcar enthusiasts and those who cannot resist the cars' intriguing looks. If you want to entice people into your showroom or have a talking point in your home or office, there can be nothing better than a bubble car."

The machines have certainly attracted more than a second glance in the Jack Barclay showroom which Christie's use, positioned as they are among a collection of glittering Rolls-Royces.

I sat at the wheel of most of them, including a 1958 Rollera single seater which ressembles a dodgem car, and decided that the extremely rare Vallee Chantecler, almost circular in shape, looked more my style. Sadly, it proved virtually impossible to climb into. I had to bend under an incoveniently placed bar above the window and try and curl my feet behind the steering column.

After aggravating a cartilage injury, I settled for standing up in the damn thing for the photographer's benefit. While I am sure the sale will be a great success, personally I shall be looking for a 4x4 auction somewhere next week.

Dawe stands tall in a Vallee Chantecler as Malcolm Welford, Christie's car expert, tries to start a Messerschmitt Tiger

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A definite improvement on a fine

Brian Pedley on an alternative to prosecution that makes errant drivers more careful

NIGEL BENNETTS

Devon Drivers Centre instructor Malcolm Fortnum puts Rosanna Cottey on the right road to safer motoring

Each of the 15 men and women had a hauntingly familiar tale to tell. The experiences ranged from the embarrassing to the recurringly frightening.

Rosanna Cottey's testimony was typical. "I was driving my oldish Ford Orion through Sidmouth one Saturday afternoon," recalls the 45-year-old dental nurse. "I glanced to one side for just one or two seconds, and ploughed right into the car in front. My car was a write-off."

Then there was Philip, 22, whose carelessness caused two other cars to crash off the road. John, a farmer in his sixties, recounted a skirmish between an oncoming car and his truck. A live bull was riding with him at the time.

There was a time when all such motorists would have been prosecuted for driving without due care and attention. But a growing number of police areas now offer opportunities to escape the wrath of the court — and become safer drivers into the bargain.

In a scheme conceived in Nottingham but pioneered in Devon since 1991, "due care" offenders are offered re-education and retraining as an alternative to prosecution. The delegates, as they are known, must spend £85 on confronting their own failings in front of others during one-and-a-half days of driver improvement. Should they reject this once-in-a-lifetime invitation, prosecution will inevitably follow.

A conviction for "due care" usually carries an average fine of £120, together with three penalty points. Cottey, her driving licence already besmirched by two convictions for speeding, had no qualms about accepting the written offer from Devon and Cornwall Police. But driver improvement is no soft option, she says. "When you arrive, you're there with people you've never met before — and you feel like you're in a detention class."

Drivers spend the greater part of each course behind the wheel, with other previously errant motorists looking on from the back seat. "The disadvantage of taking people to court is that it doesn't do anything at all about driving ability," says Malcolm Fortnam, one of a team of professional instructors at the Exeter centre. "People leave the court aggrieved at being prosecuted. But doing it this way, they go away feeling quite positive."

Police forces and road safety departments in Shropshire, Hertfordshire, Lancashire and Hereford and Worcester have all copied the Devon project. Gloucestershire, Cambridgeshire and Merseyside are also to about to launch courses, as will London in the near future.

Last month, the county-council-run Devon Drivers Centre was recognised with a Prince Michael Award for its special contribution towards road safety. Driver improvement is now a key element in the Government's drive to reduce road accidents by a third by the year 2000.

"Drivers are just accidents waiting for somewhere to happen," Fortnam says. "The biggest problem is complacency. Bad habits can go unchecked for a very long time because the right conditions and circumstances haven't occurred."

Many candidates arrive at the centre still scarred by their experiences, even afraid to get into a car again. "My accident happened was in the middle of the High Street, with everyone coming to have a look," recalls Cottey. "The man in front just went back in his seat and kept very still. I thought, 'My God, I've killed him . . .' I shook afterwards. It was the thought of what might have happened. When your car's written off, it can be replaced. But a human life . . ."

By the end of this year, some 3,000 people will have taken part in driver improvement in Devon. Initial research indicates that the likelihood of a candidate being involved in another accident appears significantly reduced. A more detailed survey being undertaken by the Department of Transport may well substantiate the Devon findings.

"I've spoken to people who, even three years on, continue to think more about their driving," says Devon Drivers Centre manager Marion Deacock. "We are the practical arm of road safety. We don't just offer guidance. We get to the heart of the problem."

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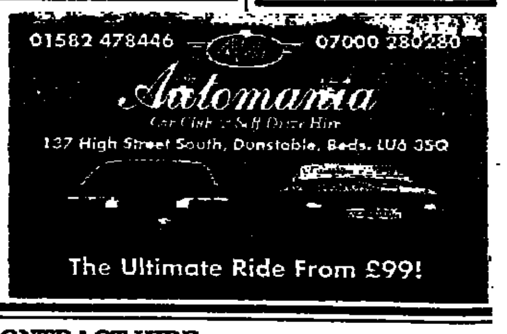
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هكذا من الأعلى

Paul Wilkinson finds the A180, officially Britain's most boring road, less than exciting, but knows worse

A sleepy drive to Grimsby

Photographs by MICHAEL POWELL

Alexander Carroll: "I reckon it's all an insurance con"

Anthea Dyson: "I'm sure the road noise cannot help"

Major yawns ahead, but at least you can travel the 13 miles through north Lincolnshire in almost as many minutes

Route 66 or the Grande Corniche it certainly is not, but the stigma of Britain's most boring road now officially attached by the Government's Highways Agency to the A180 seems a trifle unfair.

Only 13 miles from start to finish, it seems hardly long enough to warrant such an epithet. Surely the A1 in south Yorkshire is a better candidate, or what about the M25? There are whole sections in Surrey where embankments capped by wooden palisades must put it in the world top 10 of least interesting drives.

True, proximity to music hall jokes such as Scunthorpe and Grimsby does the A180 no favours, but at least you can whizz down those baker's dozen miles in north Lincolnshire in almost as many minutes. And there are always the old-fashioned delights of Cleethorpes at the far end.

The A180 is a fast, arrow-straight stretch of dual carriageway mainly populated by a huge fleet of artics heading either for the oil refinery and container port at Immingham on the Humber estuary, or the frozen food factories of Grimsby six miles down the coast. It slices through the sparsely-populated flatlands along the southern bank of the Humber, across ground which a century ago swallowed travellers in its salt-marshes and is still criss-crossed by a score of drainage ditches.

The ground is so flat that further west where its big brother the M180 crosses the Trent, it has to take a run up half-mile long embankments to achieve the necessary clearance for shipping on the river beneath. Where there is a slight rise in the topography the builders have chosen to cut through, reducing what limited view there is to banks of grass and scrub. There are no peaks from which to examine the surrounding countryside or troughs for you to sharpen the senses with gear changes.

The view is unstimulating. The A180 begins in a cutting where the M180 ends. The only building is the universal red brick and pantiles of a Little Chef. The next one you see close up is at Grimsby, one of a dozen metal sheds on an new industry park. Journey's end is signalled from some distance by the unlikely Italianate redbrick Victorian water tower in the fish dock.

In between there's a rare glimpse of an ordinary looking farm building or two, a few pylons, a couple of small woods and lots of green fields. Midway there is a brief skyline of chimneys at the Immingham refinery two miles north. At night on this unlit carriageway it's a rare reminder that civilisation is not really too far away.

After the hurly-burly of the motorways in the industrial heartlands of west and south Yorkshire, there is a tremendous feeling of isolation. Driving it, even though the traffic was fairly heavy, there was a sense of going off the map into uncharted areas.

The A180 was originally conceived as part of a south Humberside motorway network, a fast route to Grimsby and, across the magnificent, if irrelevant, Humber Bridge, to the once bustling fish docks of Hull. The bridge was an election promise by Barbara Castle, then Labour Transport Minister, in the 1970s, in the hope of swinging a Hull by-election. But, with the kind of logic only a civil servant in the transport department can understand, the M180 stopped four miles short of the bridge and 13 from the rather self-indulgently titled new district of Great Grimsby.

It was only after the motorway and bridge were completed that people realised what great foresight the civil servants possessed. The fishing industry at Hull and Grimsby was all but dead and their docks had declined dramatically. No one needed to travel that route.

Things have changed a bit since. Immingham is now a major European container port and ferry terminal and Grimsby is one of the EC's largest frozen food processors. built on the back of the fish finger business. So in the 1980s the motorway was extended with a new, and exceptionally noisy, concrete dual carriageway: the A180. It is chock full of heavy vehicles funnelling into south Humberside from the Yorkshire motorway network of the M1, A1(M), M18 and M62.

But it is a long way from them, and therein lies its danger. The BP Truckstop on the A1136 Immingham turn-off is the first service station after Woodall on the M1 or Knottingley on the A1, both around 50 miles away.

"There is nowhere else to stop unless a driver turns off his route," says Anthea Dyson, 22, a cashier at the fuel stop. "I can understand why accidents happen. People need a rest, but by the time they get here they think they are almost home and push on, sometimes with fatal consequences.

"And I am sure the road noise cannot help. It is so incessant, so rhythmic, it must send people to sleep. That and the boredom of driving past endless fields, its just unrelieved green on both sides."

Trouble starts when traffic reaches the end of the three-lane motorway at the A15 Humber bridge turn-off. Despite plenty of early warnings, many drivers fail to notice that they are switching to the two-lane A180. Those in the inside lane find themselves on the junction slip road and suddenly pull out in front of other vehicles.

"I've seen it scores of times," says Clive Lockwood, 40, a garage manager from Grimsby. "You see lorries weaving out into what was the middle lane and forcing people to brake suddenly.

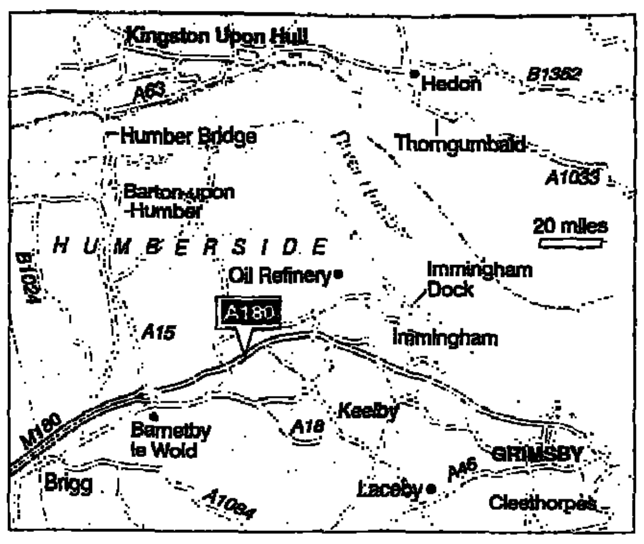
"The road into Grimsby from there is very uninteresting. I dont know quite what it is, but there is nothing significant along the way, just concrete road, a few bridges and fields."

Truckers are not so scathing. "It is pretty boring, but I can think of a lot that are as bad or worse," says Gordon Clayton, 37, hauling a 40ft trailerload of special plaster for use in the Potteries. "I have driven this road for the last seven years at least once a week and I have had no problems. If I get bored I just turn up the radio or talk to myself, and if I get tired I pull over."

Alexander Carroll, a cynical Scot in charge of 20 tonnes of ice cream in his artic, was more specific: "I reckon it's all an insurance con. Someone thought up blaming their accident on falling asleep to avoid being done for bad driving and others cottoned on."

WHAT'S YOUR MOST EXCITING ROUTE?

BEFORE you nod gently off for 40 winks, stop and think: there must be one road in Britain that really is interesting, a route of beauty and stimulation. If you know of a road that would keep Britain's motorists bright-eyed and bushy-tailed, tell us. Letters to *Car 97*. There's a bottle of champagne for the suggestion we like best.



DON'T JUST BLAME THE ROAD

THE Highways Agency ordered an investigation into the A180 after a research team at Loughborough University discovered it had a sleep-related accident rate two-and-a-half times the national average.

Sleep or tiredness is thought to be a factor in 10 per cent of all road accidents, and up to a fifth on motorways. But the tedium of the A180, with long empty stretches punctuated by laybys on right-hand bends which the team judged to be dangerous, makes it a leading contender for Britain's most boring road.

However, Jim Horne, the team leader, warns that roads are not just to blame: drivers and cars are part of the equation that leads to dozy motorists nodding off and ploughing off the road or into other vehicles.

"Carmakers think they help by building quiet, comfortable vehicles," he says. "But luxurious cars are like mobile beds, lulling and relaxing motorists. Drivers need to take care when they travel because they do not realise how easy it is for tiredness to take over."

Professor Horne says drivers should plan their journeys, but if they become tired, take a minimum 30-minute break, including a 10-minute nap, followed by strong coffee. Avoid driving at times of the day when the body will be struggling against sleep and if you become dozy while some distance from a rest stop, open the windows for fresh air and turn up the radio for stimulation.

How to become a driver in the best of company

The search is on for the best company car driver in Britain, *writes Alan Copps*. First prize for the winning individual is an all-expenses-paid trip to this year's Portuguese Grand Prix, but it is the team prize that might in the end prove more valuable to the fleet manager who enters the winning trio of drivers.

For the firm which wins this part of *The Times* Lease Plan Company Car Driver of the Year contest will have the opportunity to send 12 of its staff on a one-day course with Drive Tech, one of Britain's leading driver training schools. They will learn the skills of defensive driving, reading the road and anticipating problems ahead. Research has shown that even after the briefest of training sessions the accident rate among fleet drivers can be reduced dramatically.

Last year's team prize was won by Bull Information Systems who have their headquarters in Brentford, West London. Chris Howell, managing director of Drive Tech says: "The prize is open to all the company's drivers, not just the team that takes part. We visited Bull's headquarters, giving their selected drivers a two-hour presentation in the morning and then spent the afternoon taking them out on the road.

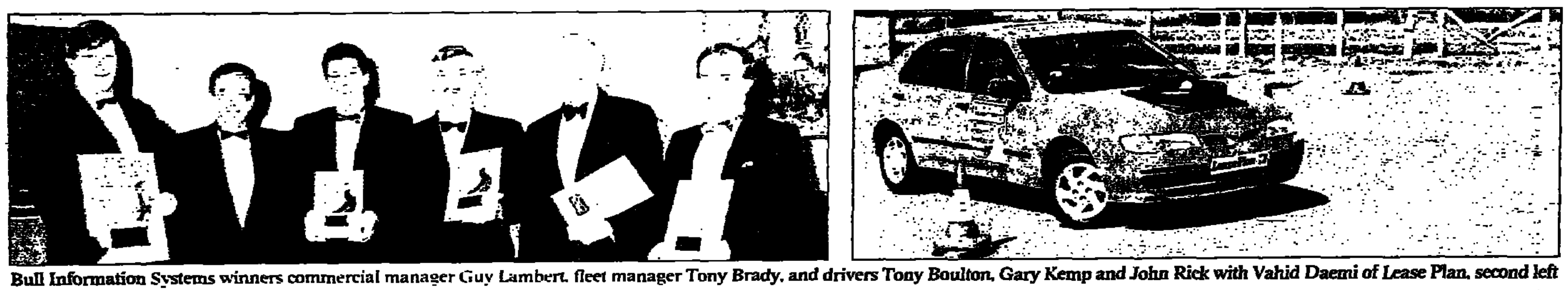
"Two drivers go out with each of our instructors and take it in turns at the wheel. We find the presence of a second person in the car increases concentration, one of the key elements we try to emphasise. Good driving depends on concentration, observation and anticipation. Speed monitoring and following distance are the other main elements of the training run."

Drive Tech, most of whose instructors are ex-police drivers, organise the heats of our contest, the largest of its sort, around the country. They put entrants through theory tests, a road driving examination and a tricky manoeuvrability course using the ball-and-saucer technique developed by Formula One World Champion Jackie Stewart.

Chris Howell says: "One of the great things about the competition is that it encourages fleet managers to look at the whole question of driver training." Surveys by Lease Plan, one of Europe's largest fleet management companies, have shown that, despite increasing awareness of driver training among managers, company car drivers still have an unacceptably high accident rate.

One aim of our contest is to demonstrate that among company car drivers are some of the most skilled motorists. Those who cover thousands of miles in the course of their work should be better prepared to meet the hazards of driving than ordinary motorists. Fill in the form if you want to help prove the point.

All you have to do is find a team of three in your company willing to face the stringent tests which Drive Tech have devised and get the endorsement of your fleet manager. Even if you don't win a prize you still stand a chance of taking part in the finals at the Silverstone Driving Centre.


Bull Information Systems winners commercial manager Guy Lambert, fleet manager Tony Brady, and drivers Tony Boulton, Gary Kemp and John Rick with Vahid Daemi of Lease Plan, second left

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Lease Plan
Company
Car Driver
1997

Entry Form

THE TIMES
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• About your company

Name of entrant: .... Position: .... Signature: ....
NB: Entrant should be director/senior manager responsible for the company car fleet
Company name: ....
Address: ....
Post code: .... Tel number: .... Fax number: ....
Nature of business: .... Number of employees: .... Number of company cars: ....

• Nominated drivers

	Surname	Job title	Forename	Age	Points on licence (max 3)
1					
2					
3					
4					

• Competition rules

The closing date for entries is March 28 1997. Drivers must be [illegible] years of age or over to enter. Only corporate entries will be accepted. Drivers must be nominated by the director or senior manager responsible for the company car fleet. Drivers must be nominated in teams of three. The entrant may also nominate himself/herself as part of the team. Companies can only enter one team. Competitors must drive a company car or vehicle as part of their remuneration package. Qualification for the team/company award will be dependent upon a written test to be completed by the entrant at that team's regional heat. Employees of Lease Plan, DriveTech, Nissan, News International and the Birkdale Group are not permitted to enter. In the spirit of the competition, competitors who reached the final in two previous consecutive years, specialist organisations such as driver training companies, police, the armed forces and the like are not permitted to enter. A place in the regional heats will be confirmed in writing at least ten days prior to the heat. In the event of over-subscription, qualification to the regional heats will be judged through a random driver telephone questionnaire. If the team does not qualify the entrant will be informed in writing prior to the heat. Feedback on each driver's performance will be available after the competition. The reserve driver will be called upon at the regional heat should one of the first three drivers be unable to compete. In the event of a finalist not being able to compete in the final, the next highest scoring driver from the regional heats will be invited to compete in their place. The prize for the winner will be a special trip for two to the Portuguese Grand Prix. The team company prize will be a driver training programme for 12 employees and the use of a Nissan vehicle for three months. Cash alternatives are not available. The judge's decision is final.

• Which venue?

Please select your 1st and 2nd choice location/date of regional heat (indicate 1 or 2 in box):

Elstree, Herts	Friday, 25 April	☐
Macclesfield, Cheshire	Friday, 9 May	☐
Bracknell, Berks	Friday, 16 May	☐
Nottingham	Friday, 30 May	☐
Gatwick, Surrey	Friday, 6 June	☐
Coventry	Friday, 13 June	☐

You must ensure that entrant and nominated drivers are able for both first and second choice dates and for the final at Silverstone on Friday, 4 July 1997. Initial qualification may be by telephone questionnaire. Entrants and drivers will be contacted on an individual basis.

Once you have completed this form, fax it back to Lease Plan on 01753 620676
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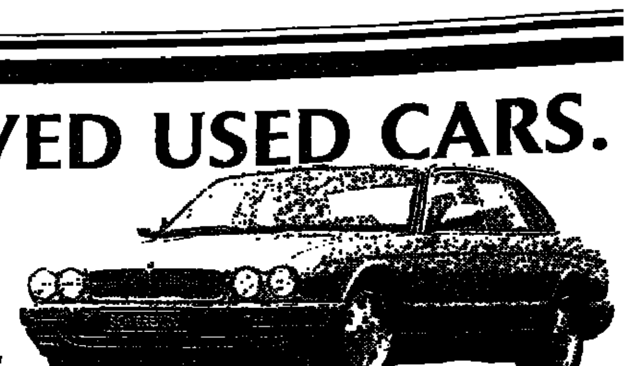

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94(L) Sov 4.0 Auto, BR Green/Magnolia Lthr, 34T	£22,995
94(M) XJ6 3.2 Man, Ice Blue/Oatmeal Lthr 38T	£24,995
94(M) XJ 3.2 Sport Auto, Flamenco/Oatmeal 1/2 Lthr, 36T	£25,995
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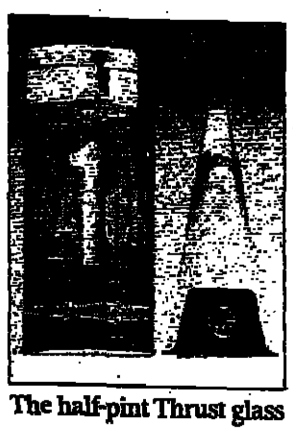
"The decision of where to sell, buy, repair or service a new or used car or motorcyle has been made a great deal easier," said Christopher Macgowan, chief executive of the RMI. For the cost of a local call, Motorline provides a list of RMI members in a given area.



The half-pint Thrust glass

■ BOOK signings are common enough, but the Thrust SSC team, Britain's land speed record contenders, plans something a little different — a glass signing. Richard Noble, holder of the land speed record at 633mph and Andy Green, the RAF *Tornado pilot* chosen to drive his new challenger, Thrust SSC, will be at Selfridges in London's Oxford Street from 2-3pm on March 8, *signing a newly*-marketed range of glassware inspired by the car.

To reserve signed glasses, at £25 each, call 0171-629 1234, *extension 3876*.

FORECOURT

■ ROVER's Metro was a dramatic advance over the Austin version it succeeded, and the perky K-Series engine that powers the car always make driving fun, reports *CAP Black Book*.

The Metro is often criticised for its lack of room for rear seat passengers, and for relatively high depreciation. The car also did not fare well in crash tests by the Transport Research Laboratory. However, dealers say that, long-term, this should not affect used Metro sales since economy and low running costs are more important factors for buyers of very small cars.

Good buy is a 1994 L-reg 1.1-litre S five-door at around £4,000 with average mileage.

■ *The* Renault Espace offers barn-like interior space, combined with handling more akin to a saloon car. *Eminently practical*, it also maintains its value. The downside is that it commands very high forecourt prices second-*hand. Engines can be noisy* and the gearbox is not as slick as it might be.

Good is the 2.0 litre TXE, around £8,500 for one of the *last of the old models*. Because dealer prices can be high, buying privately might be a good idea.

Entering another Galaxy

ROAD TEST

■ IT HAS one of the longest names of any car on the road, the Ford Galaxy MPV 2.8 CD V6 Ghia X 4x4, but it solves the dilemma faced by hundreds of *motorists — whether* to buy an MPV (multi-purpose vehicle) or an off-roader, *writes Helen Mound*.

For years, people have bought off-roaders because they're big enough to swallow entire families, pets and all the associated debris of a household on the move. But, because they're built to be rugged, off-roaders are generally huge, heavy, slow and corner like a duck on ice.

Not so the the new Galaxy 4x4. Because its four-wheel-drive system is designed merely to give greater traction in poor weather and bad road *conditions*, it's lighter, more nimble and faster than the off-road crowd.

It's not as trendy, with no macho bull-bars or chunky off-road rubber, *but you can't* have everything. Instead it has a creamily smooth V6 engine, high equipment levels, seven seats and now four-wheel drive; everything a demanding family could want.

The Galaxy 4x4 will undoubtedly be more successful than the last four-wheel-drive people carrier sold in Britain. When Renault tried to sell the Espace Quadra in the UK nine years ago few motorists were interested, and after three years imports were stopped.

In 1988 the whole idea of people carriers was still in its infancy and the addition of a four-wheel-drive option was a complication. Now, however, it looks as though Renault was just ahead of its time.

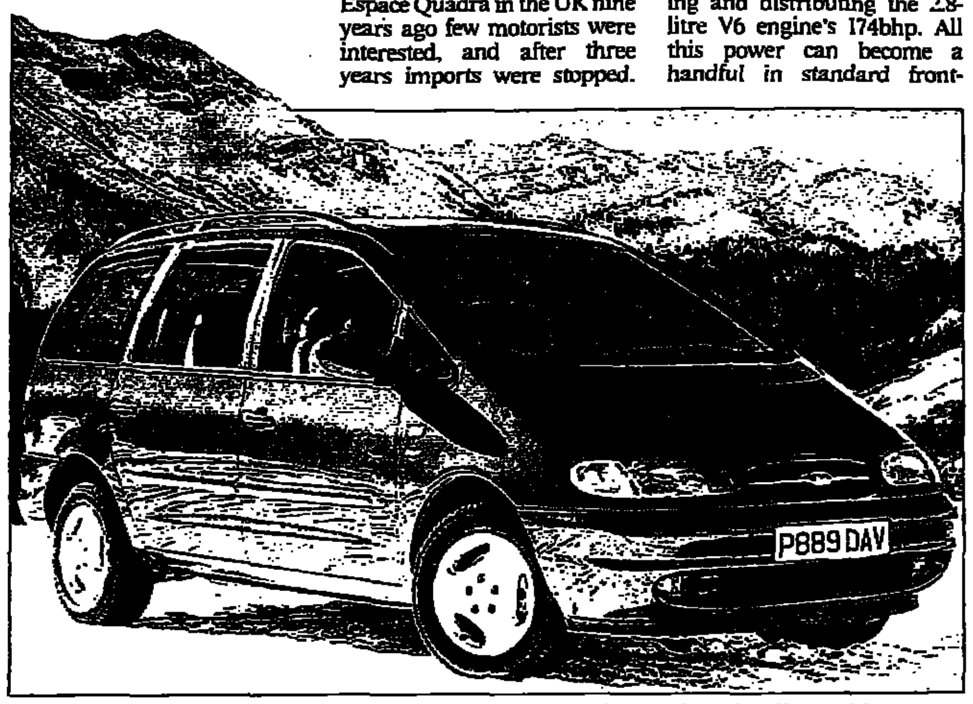
Ford expects the 4x4 Galaxy to increase the appeal of its Ghia and Ghia X models — the all-wheel drive option is being offered on these models only. The company hopes it will help improve its one-third market share of British MPV sales.

Quite apart from broadening the appeal of the flagship Galaxys, four-wheel drive is a much better way of harnessing and distributing the 2.8-litre V6 engine's 174bhp. All this power can become a *handful in standard* front-wheel-drive models, especially when accelerating away from a tight bend or in the wet. The Galaxy uses a part-time four-wheel drive system (developed by Volkswagen); in normal conditions just about all of the power is supplied to the front wheels, but when things turn slippery, as much as 75 per cent of the power is transferred to the rear wheels.

The system works extremely well and you don't really know it's in action most of the time. The giveaway happens the first time you power out of a greasy roundabout. Instead of the nose pushing wide and the inside front wheel scrabbling for grip, the big Ford will merely head off in the direction you intended. It's not a benefit you will truly appreciate until you've tried the same thing in a front-wheel-drive model. However, you will notice the 4x4's extra traction immediately when there's snow on the ground or if you live in a rural area where the roads spend most of the winter covered in mud and slime.

There are some downsides to Galaxy 4x4 ownership. While *you probably won't spot* a slight reduction in performance over the front-wheel-drive V6 model, you can't fail to notice an increase in fuel consumption — figures can fall as low as 15mpg if pushed hard. And should you enjoy changing gear for yourself, that's too bad, as the 4x4 comes only with an automatic gearbox. The automatic box shifts through the gears sweetly enough, but at times is reluctant to let you use all of the engine's horsepower unless you press the accelerator as hard as you can.

Make no mistake, this 4x4 is not an off-roader. But its four-wheel-drive system will keep you mobile in 98 per cent of British weather conditions and gives the V6 Galaxy greater stability in all circumstances. So before you splash out on an expensive, cumbersome off-roader, ask yourself if you really want to put up with the compromises.



Galaxy 4x4: no macho bull-bars, but everything a demanding family could want

GALAXY 4x4

Engine: 2,792cc V6: 174bhp. 5,800rpm.

Fuel economy: Urban 15mpg. extra urban 26.2mpg. combined 20.5mpg.

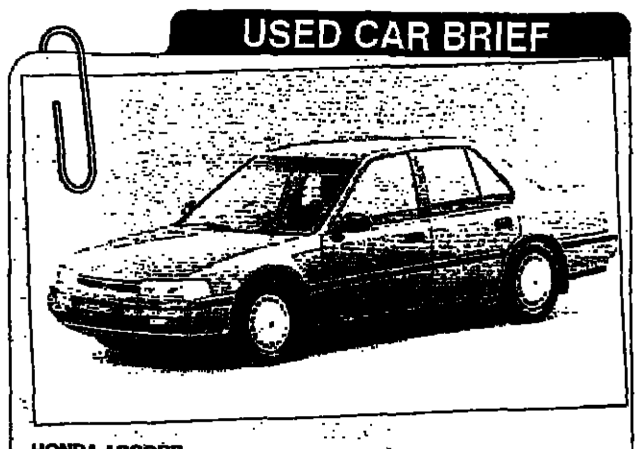
Performance: 0-60mph in 11 seconds. Maximum speed 120mph.

Transmission: Four-speed automatic.

Equipment: Seven seats, air-conditioning, alloy wheels, roof rails, standard on both models. Ghia X also has CD autochanbger and cruise control. Options include passenger airbag (£300), and parking distance sensor (£310).

Price: Ghia £25,700, Ghia X £26,810.

USED CAR BRIEF



HONDA ACCORD
Despite the Japanese badge, Honda's Accord saloon is British built. Launched as a four-door in 1993, followed by the two-door coupé and U.S.-built five-door Aerodeck a year later, this latest Accord is closely related to the Rover 600, sharing chassis and the floorpan which contains all the essential bits and pieces. The range is powered by four cylinder petrol engines in 1.8i, 2.0i, and 2.2i-litre form, as well as a 2.3i-litre 16valve, and a 2-litre turbodiesel.

GOOD NEWS
The Accord is generous with equipment and comes with all sorts of comfort and safety toys, including side impact beams, anti-lock brakes, tinted glass with power windows all round, electric door mirrors and sunroof as well as central locking. Most cars also have metallic paint.

BAD NEWS
The Honda image is still associated with older drivers who live in Eastbourne and wear their cap at the wheel. That is changing with Honda's motorsport associations. Passenger space in the coupé's rear is limited, and the car's looks are generally considered superior to its ride and handling abilities.

LOOK FOR
Top of the range LS and ES cars which are indulgent, offering cruise-control and electric seat adjustment. For performance seek out the 2.3-litre 158bhp SR, which as well as boot spoiler and headlamp washwipe, will top 150mph where conditions safely allow, and cover 0-60mph in under 10 seconds.

AVOID
Any Accord with an engine that sounds too noisy. That spells trouble and hints at a previous owner who over-revved the car. It is also essential that the car should have been properly serviced and the cam belt changed according to the service guide lines. Brake judder could indicate warped brake discs.

SAFETY RATING
The Honda Accord does well for safety, and is rated above average in the Department of Transport rankings, on a par with the VW Passat, Mercedes 190 and BMW 3 Series, and ahead of the Peugeot 405, Nissan Primera and older Toyota Carina.

INSURANCE
Cover from AA Insurance (0800 444777) on a 1993 2-litre Accord saloon, costs a 55-year-old professional, male or female, living in Winchester with full no claims bonus, £196 a year fully comprehensive. A 22-year-old male, with one year no claims living in south London pays £1,221, a similar female £1,010.

REPLACEMENT PARTS
(prices include VAT); Clutch assembly £175; full exhaust £440; catalytic converter £535; front brakepads (pair) £55; alternator (exchange) £350; headlamp £130.

PRICES
Expect to pay around £7,750 for a 1993 K-reg 2.0i LS four-door saloon, £8,150 for a 94 L-reg 2.0 four-door saloon, £9,600 for a 93 L-reg 2.0i ES four-door saloon, £9,500 for a 94 L-reg 2.0i LS two-door coupé, £10,300 for a 94 L-reg 2.0i LS five-door Aerodeck, £11,900 for a 94 L-reg 2.2i ES two-door coupé and £12,300 for a 94 M-reg 2.3litre SR 2.3-litre saloon.

OVERALL
Like all Hondas, the Accord has earned a reputation as a car that is reliable, well-built, and comes with levels of equipment as standard that are usually superior to cars offered by rivals. The Accord gives sensible, if unexciting motoring (the SR apart), and if it comes with full service history will ensure value for money.

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For £9,500 you can outpace any car on a Kawasaki ZZ-R, says **Paul Myles**

Speed isn't everything in a motor cycle, but speed is what the Kawasaki ZZ-R1100 is best at. For this monster storms to 60mph from a standing start in under three seconds. In less than another two seconds — where the law permits you to do it, of course — the bike races to 100mph and in the time it takes most hot sports cars to reach 60, the ZZ-R is topping 150mph on its way to a UK-measured top speed of 173mph.

No car on our roads can touch that sort of performance, yet the Kawasaki costs only around £9,500. The bike's performance was nothing short of stunning when first launched seven years ago and is today just bettered by Honda's new Blackbird. The big Kwak has been the standard by which all other performance machines have been measured, and this on a motor restricted to 125bhp until last year.

The 22 extra horses now unleashed have little effect on the ZZ-R's speed figures, underlining the enormous extra effort required to notch up miles-per-hour the nearer one gets to the magic 200. The Blackbird needs all its 162bhp to break the 180mph barrier.

Despite the amazing performance, Kawasaki broke no new ground with the ZZ-R. The engine is a direct descendant of its GPZ900 of the early 1980s. Kawasaki says evolution has been its road to success and with the ZZ-R it is difficult to argue otherwise.

A major reason for the breathtaking speed is the wind-cheating fairing that swoops its way round the machine. Kawasaki claims a co-efficient of drag of just 0.30, less than many of today's jelly-mould cars.

Another special asset the Kwak employs is its ram-air system, which force feeds the engine with cool fresh air just when other engines are straining for breath. Two scoops under the headlight inhale air at speed and compress it slightly before forcing the oxygen into the cylinders. The effect is like a turbo-charger sucking the machine forward as it hits its powerband just over 6,000rpm. Many bikes have copied the system, but I've never known the experience to be quite so shatteringly quick as on the 1100. It literally leaps forward as you hear the induction roar to a full-blooded howl.

Yet the ZZ-R is a big bike, tipping the scale at more than 500lbs. In motion, the weight *disappears and the bike takes* on its natural role as a sportster able to be flicked through tight corners unfussed and surprisingly agile. The machine is billed as a dual purpose sports-tourer, but I feel the emphasis must be on sport with a machine tailored for speed rather than comfort.

The riding position is a forward stretch and the footpegs are placed too high to allow very many enjoyable hours in the saddle. On the plus side, the position gives superb control and lots of ground clearance. The ZZ-R can be banked at crazy angles without a twitch, provided the rider is easy with the gas. Snap open the throttle too *quickly and the machine will* lift its front wheel or spin the rear in the first three gears.

Kawasaki has also followed the sport fashion for six gears. The extra ratio is a redundant luxury, for the ZZ-R's huge spread of power means the rider can skip gears and still maintain arm-wrenching acceleration. In fact the bike pulls strongly from under 3,000rpm up to 6,000 which is when things really become frantic, firing the machine forward right up to and beyond its 11,500rpm red line.

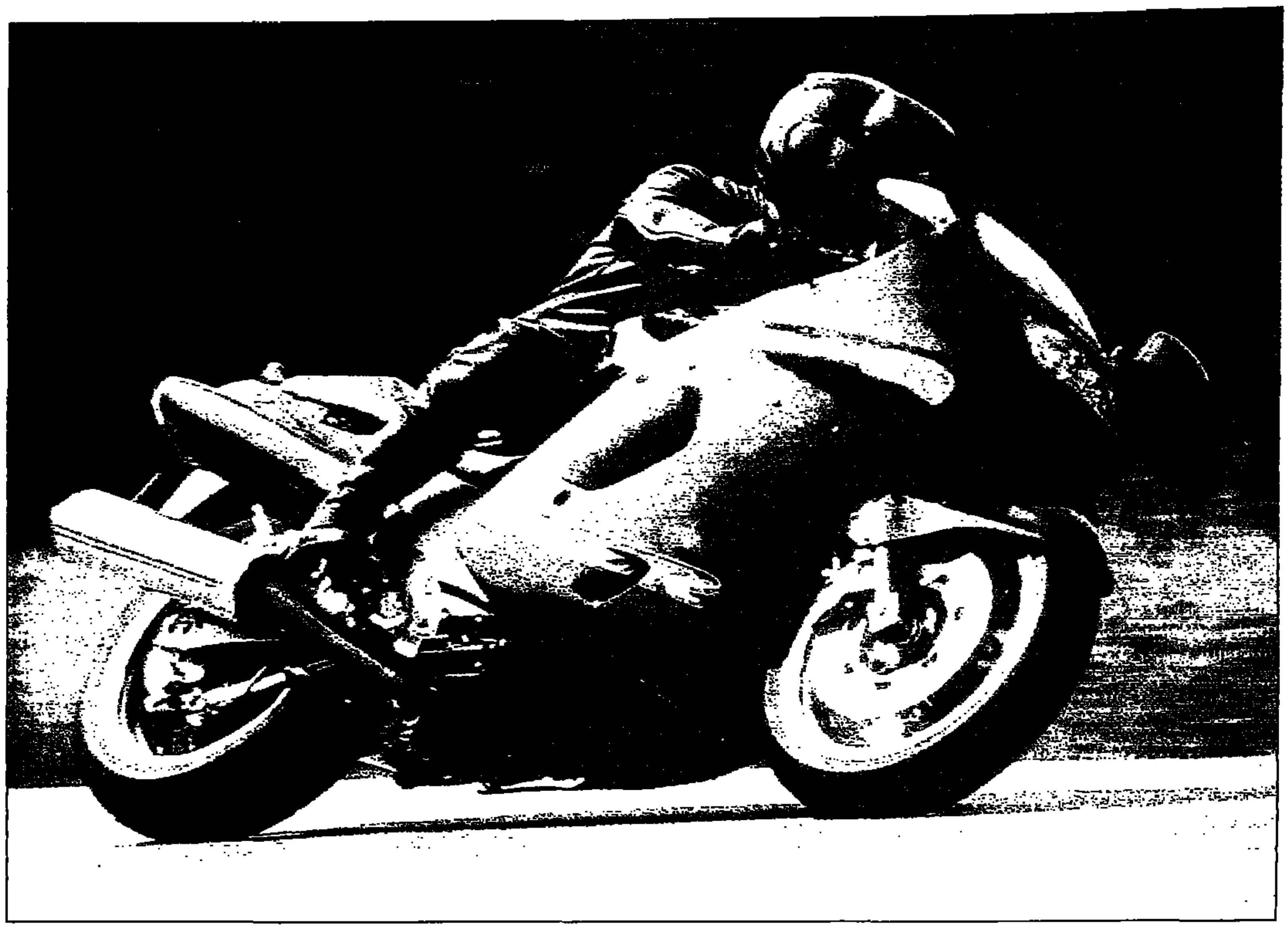
Set against the machine's sporting bent, there are many nice touches that make the ZZ-R rider-friendly. Handlebar levers for the brake and *clutch have four settings to* suit small or large hands. The clutch is hydraulic, smooth and light to use, and the brakes require little more than a couple of fingers to achieve a full-blooded emergency stop.

Instruments, lights and mirrors are all typically Japanese, typically excellent and well thought out. A bonus for the tourer are the four strap anchors under the seat, allowing baggage to be secured without bungie straps gouging lumps out of the paintwork. There are also two tripometers — one to log trips of up to 1,000 miles and the other for extended journeys up to 10,000.

Running costs look good for, even at constant high speed, the ZZ-R returns more than 40 miles to the gallon of unleaded fuel. On the other hand, replacing the car-size rear tyre will cost a car-size £125 and I doubt the sport compound rubber will last beyond 5,000 moderately quick miles.

ZZ-Rs come in either a dull burgundy or a neutral grey, both rather subdued colour schemes for such a storming machine.

Pound for punch there can be few vehicles to rival the ZZ-R for the hedonistic pleasure of sheer performance in a remarkably civilised package.


Kawasaki ZZ-R1100: evolution has been the road to success and the standard by which all other performance machines are measured

KAWASAKI ZZ-R1100

Engine: Liquid cooled four-cylinder, double-overhead cam 16-valve 1052cc, producing 147bhp at 10,500rpm. Maximum torque of 81 ft lbs at 8,500rpm.

Chassis: Twin-spar perimeter pressed aluminium frame with 43mm telescopic multi-adjustable front suspension and single Uni-trak multi-adjustable rear unit.

Transmission: Six-speed gearbox. Chain final drive.

Performance: 0-60mph in 2.9 seconds. Maximum speed 173mph.

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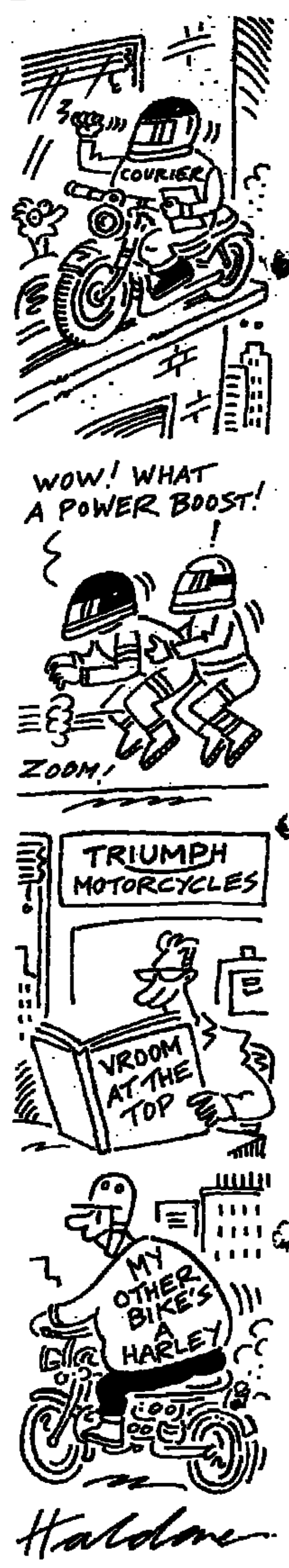

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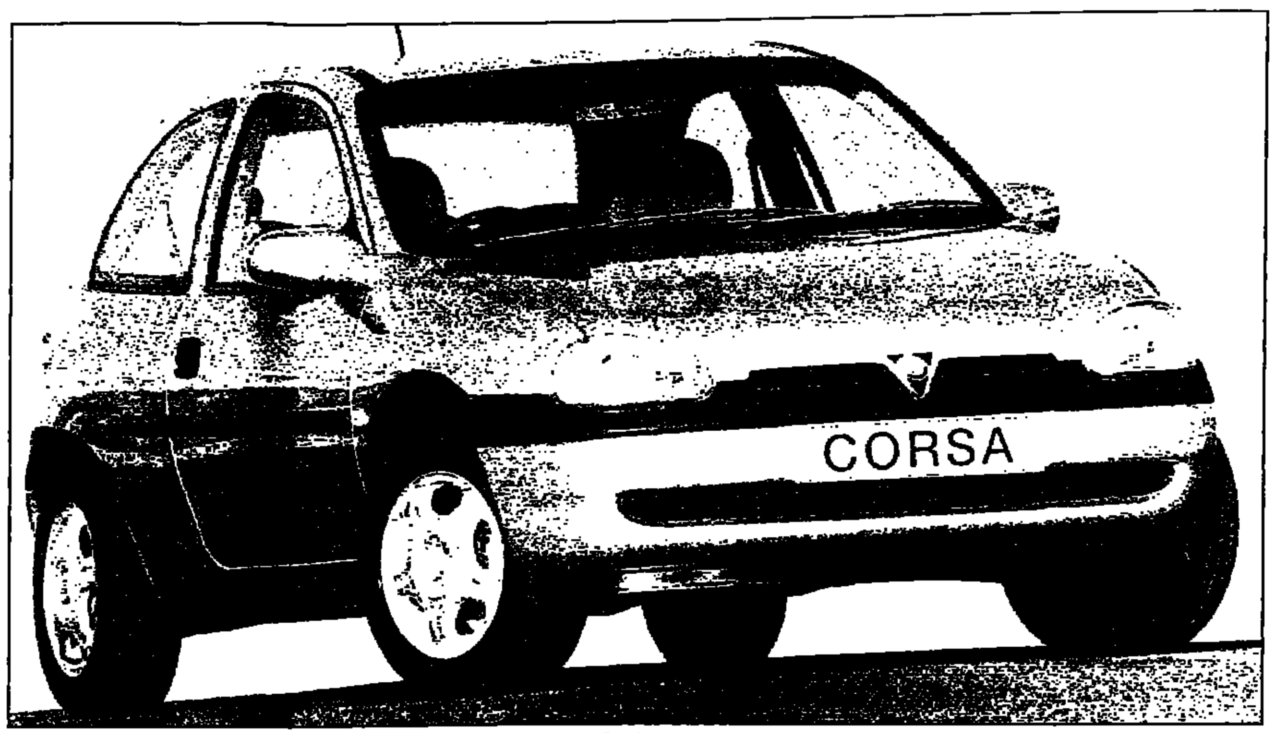
Bodies with fewer curves

MARQUE OF THE MONTH

VAUXHALL

Stuart Birch on how the Signum is shaping up



The three-cylinder Corsa, which promises motorists fuel consumption as near to 50mpg as makes no difference

A luxurious, high performance "lifestyle" concept estate car may signal the muscly shape of Vauxhalls to come. The hi-tech Signum will be unveiled at the Geneva Motor Show next week together with a three-cylinder version of the little Corsa, due on sale in Britain in May and promising average fuel consumption as close to 50mpg as makes no difference.

The Corsa's new engine was used to power the MAXX future urban concept vehicle shown at Geneva in 1995 and its development for production underlines the fact that major car companies no longer just make one-off show cars but use their technology to create production transport.

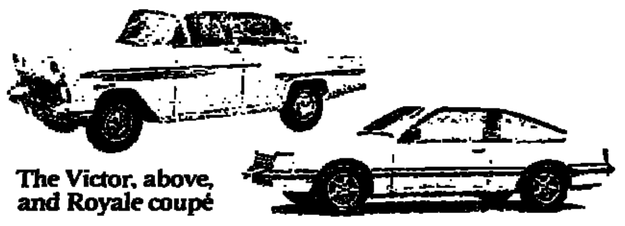
So the Signum, with its almost militaristic looking functional lines, gives some firm visual clues to the way vehicles of this type will evolve into the next century, with a move away from today's soft, rounded looks. The next Astra, expected late this year, is likely to bear a family likeness to Signum, which has a four-square stance very different from the Omega estate which it might one day replace.

Like the MAXX concept vehicle, the road-going Signum design study has plenty of advanced technology, including the automotive equivalent of an aircraft's "glass cockpit", with four displays supplying some information but, to reduce driver workload, the rest — air-conditioning levels, navigation data, radio/CD settings — is available only on demand.

The Signum, the shape of Vauxhalls into the next century

Signum's engine is a 24-valve three-litre V6 turbo-diesel with direct injection, developed with Isuzu, and is described as the first of its type and size. With 175bhp output, Vauxhall reckons the car would be good for 144mph, but should average more than 40mpg. The engine is likely to be in production within two years.

Vauxhall is part of General Motors Europe and the front wheel-drive Signum was designed at the company's Opel Technical Development Centre at Russelsheim. It has some echoes of earlier designs from Russelsheim, notably the Opel Monza coupé, later sold in the UK as the Vauxhall Royale coupé. Now, Signum has emerged with just a modicum of Monza about it. Designers have categorised it as a "lifestyle" estate rather than a no-frills freighter, but have given it powered adjustment for its rear seats so they can be quickly moved to increase luggage space.



The Victor, above, and Royale coupé

While the Signum is a possible future arrival in the showrooms, the three-cylinder Corsa will be here by early summer, the first three-cylinder with four valves for each cylinder from a European manufacturer. And to complement this level of sophistication the car has benefitted from suspension tweaks from experts at Lotus.

The little 973cc engine produces 55bhp, enough to give it a top speed of 94mph with 0-62 mph taking 18 seconds, says Vauxhall. Advantages of three instead of four cylinders include reduced weight, improved packaging, lower friction and higher thermodynamic efficiency. All this makes 49mpg a reality for the combined cycle which means it is 15 per cent more economical than the least thirsty current Corsa.

Vauxhall and General Motors Europe were once among the most conservative of car producers in technical terms. They would sometimes overcompensate with styling so bizarre it might frighten a horse; the 1957 Vauxhall Victor proves the point.

But, in 1990, the Calibra daringly demonstrated how to break with traditional styling, even if there was a steady old Cavalier beneath its aerodynamic exterior. The Tigra underlined the company's design flair — as did the MAXX. So far, that has remained a concept, but the company is working on how it could produce the car in limited volumes.

In harmony with a Mazda *con amore*

STEERING COLUMN

Conductor Jane Glover talks to **Alasdair Steven**

MARTIN BEDDALL

Jane Glover and her Mazda MX3: "It's my own space"

Jane Glover is one of Britain's most renowned conductors. She has been artistic director of the London Mozart Players and closely associated with both the Glyndebourne Festival and Touring Opera.

She was the first woman to be asked to conduct at the Royal Opera and is a regular with English National Opera, The Proms and with all Britain's leading orchestras.

She conducts Gluck's *Orpheus and Eurydice* at the ENO on Monday followed by the eagerly-awaited Mark Morris version of *L'Allegro, il Penseroso ed il Moderato* there in June.

How did you first learn to drive?

While I was at Wells Cathedral School in Somerset. There weren't many traffic lights in those days and we had to go to Minehead to practise.

What was your first car?

An Austin 11. It was about 15th hand and I just loved the little thing. I washed it every day until the dear thing failed its MoT. Bless it.

What car do you drive now?

A Mazda MX3. That, too, is very dear to my heart. It's my second Mazda in a row. It is extremely elegant to look at, and if I'm driving back after a concert, it gives me a feeling of occupying my own space.

Do you enjoy driving?

Very much. I just pile the frocks, the score and the schedules — along with the occasional soloist — into the back and tootle off.

What is your dream car?

I have it. As long as it performs and looks pretty, I am happy.

What is your most hated car?

Anything unreliable; otherwise I don't have any major car-hates.

What is your worst habit in a car?

If I get particularly involved in a piece of music on the radio — that I may have just been recording or rehearsing — I have been known to suddenly bring in the horns as I pass a service-station.

What infuriates you most about other drivers?

Aggression. Discourtesy. And, I have to say it, men are worse. All those flashing lights. Why?

Have you ever had any points on your licence?

I did have some years ago, but they have now been wiped out.

What do you listen to while you are driving?

I push buttons a lot. I adore Radio 4, but the reception is not always great. I love the plays and the chatter. I so miss it abroad and try to catch the World Service — which is a real friend — when I can. I do put on cassettes, but not that often. I love talking books. Coming home from a concert driving down empty motorways, I play jazz. It's greatly soothing and relaxing.

If you were Secretary of State for Transport, what is the first thing you would do?

Ban all heavy vehicles from the centre of cities during the day. Their unloading and parking on double yellow lines — let alone red lines — is one of the major causes of snarl-ups. And I would make lorries and buses keep in the "slow" lanes of the motorway.

What is your favourite car advertisement?

The Peugeot that drives through a forest fire. The filming and cinematography is superb.

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